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"Pounds! I never weighed them"



# ADVENTURES IN THRIFT

*By*  
**ANNA STEESE RICHARDSON**

**ILLUSTRATED BY**  
**CHARLES S. CORSON**

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YOUNG MAN

THE

BOOK

## PREFACE

The incidents, the stores, the organizations and the individuals described in this book are real, not fictitious. At the time that this book goes to press, each one of the societies mentioned is actively engaged in the task of reducing the cost of living for its members. The National Housewives' League has its headquarters at 25 West Forty-fifth Street, New York City. Mrs. Julian Heath, a real flesh and blood woman, is president of the organization. The Housewives' Cooperative League is still working actively toward cooperative buying and no doubt for several years to come can be reached through its efficient secretary, Miss Edna O. Crofton, Norwood, Ohio, a suburb of Cincinnati, from which city the organization directs its work.

The Cooperative Store at Montclair is a flourishing reality. The Experimental Farm at Medford, Long Island, is still encouraging local farmers to sell direct to the housewives of Greater New York and vicinity by parcel post and express. Even Mrs. Larry and her friend, Claire Pierce, exist under other names, and they participated in the adventures herein described.

## PREFACE

This explanation is given because when the chapters appeared originally in the *Woman's Home Companion*, the author received many letters containing queries of this nature: "Is there such an organization as the National Housewives' League, the Housewives' Cooperative League, a Cooperative Store in Montclair?" "Is there such a farm as you describe under the title of the Experimental Farm at Medford? If so, I want to get in touch with its superintendent."

The material in this book, which is of profound interest to all home-makers present or prospective, is presented in fiction form because the writer, being a housekeeper, realizes that household routine is so much a business of facts and figures that studies in thrift are more acceptable to busy women when brightened by the little touch of romance that goes so far in leavening the day's work of the home-maker.

A. S. R.

# **ADVENTURES IN THRIFT**





# ADVENTURES IN THRIFT

## CHAPTER I

*"Luxury is attained through thrift."*

—H. C. OF L. PROVERB NO. 1.

MRS. LARRY folded her veil with nice exactitude and speared it with two invisible hairpins. Then she bent her hat one-fourth of an inch on the right side, fluffed up her hair on the left and tucked her gloves under her purse. These pre-luncheon rites completed, she reached for the program of music. But, glancing casually at Claire Pierce on the other side of the table, she dropped the square of cardboard, with its Pierrot silhouettes, and studied the girl curiously.

When one has picked up a remnant of chiffon taffeta in a most desirable shade, at two-thirds the price asked at the regular counter, and has ordered a tidy luncheon of chicken-

salad sandwiches and chocolate with whipped cream, in the popular restaurant of Kimbell's very popular department store, one has cause to look cheerful. And Claire's expression was anything but cheerful. She had removed neither veil nor gloves, but, with her hands folded in her lap, she sat staring through the window which overlooked one of New York's busiest corners.

"My dear, what has happened?"

Claire transferred her gaze from the rooftops to the pattern in the tablecloth which she outlined mechanically with a finger-tip.

"I—I've—broken with Jimmy, and—and—he went back to Kansas City last night."

"Oh, you poor lamb! Whatever went wrong between you two? Why, you were just made for each other."

"That's what Jimmy said," murmured the girl in a choking voice.

The great restaurant, with its chattering shoppers, faded away. They two seemed quite alone. Mrs. Larry reached out a warm impulsive hand and gripped Claire's fingers, cold even through her heavy gloves.

"Why didn't you tell me before?"

"Telling doesn't help."

"Oh, yes, it does, my dear. Do you suppose that if I had known, I would have dragged you from one sale to another, boring you with such unimportant details as trimmings and findings? No, indeedy! We'd have gone home to my apartment and talked about Jimmy, and cuddled the baby."

Claire covered her eyes quickly with a shaking hand.

"Oh, I couldn't have stood that. This has been much better. It's helped me to forget for a little while."

Mrs. Larry shook her head.

"Oh, no, it hasn't. You're not the kind to forget. You're too sweet and womanly and loyal, and you're going to tell me what happened,—why you sent Jimmy away."

"Because I love him too well to marry him."

Mrs. Larry's pretty oval face clouded. She was essentially a normal, single-minded woman. To her way of thinking, if you loved a man, you married him and made him happy. You did not send him off to another city to live

among strangers, quite probably in some fussy, musty boarding-house. Subtleties of this sort positively annoyed her. They seemed so unnecessary, so futile. However, she cloaked her real feelings and threw an extra sympathetic note into her next speech.

“Well, tell me the worst! I’m bromidic, I know, but perhaps I can help. Marriage does help one to understand the male creature!”

Nobody could withstand Mrs. Larry in this mood. Mrs. Larry was not her real name. She was Mrs. Lawrence Hall, born Gregory, christened Elizabeth Ellen, but from the day of her marriage she had been nick-named “Mrs. Larry” by all those fortunate enough to count themselves as friends or acquaintances. And she loved the name. She said it made her feel so completely married to Larry. For be it known that Mr. Larry was the planet round which Mrs. Larry, Larry Junior, Baby Lisbeth, and even Lena, the maid of all work in the house of Hall, revolved as subsidiary stars. Unhappy wives, bewildered husbands, uncertain bachelors and all too certain young women confided their love-affairs to Mrs. Larry and left

her presence cheered, if not actually helped in the solution of their particular problems.

So she was quite sure that Claire would open her heart when the proper moment arrived. It came when the white-uniformed waitress, having served the sandwiches and the chocolate, hurried away to collect payment on a luncheon check. The words were not gracious, but the tone in which they were uttered would have moved a heart of stone. They fairly set Mrs. Larry's quivering.

"Well, if you must know, it was this—and this—and this——" wailed Claire, as she poked the tip of her spoon into the top of her sandwich, the whipped cream on her chocolate and the powdered sugar heaped in the silver bowl.

"The high cost of living—money, dirty, sordid, hideously essential money. We can't live on Jimmy's income, and he's too proud to let father give me even my ridiculous little allowance after we are married. He says he'll support his own wife and his own house, or he doesn't want either. And, do you know, he doesn't draw any more money out of the firm each month than my father pays for the up-



keep of our limousine? Can you picture me trying to stretch forty dollars a week to provide everything—*everything*—for Jimmy and me?”

“You could learn, dear,” suggested Mrs. Larry, with a secret thrill at the thought of her own housewifely abilities.

“That’s what Jimmy said, but when we figured it all out, from house rent to cravats for Jimmy, crediting me incidentally with being the experienced housewife I am *not*, there wasn’t five cents left for insurance, the savings fund or the simplest recreation, let alone luxuries. In his profession, Jimmy’d just have to keep up appearances on the outside, if we had to live on oatmeal gruel and dried apples in the privacy of our apartment. I tried to persuade Jimmy to let father loan him a few thousand, just for the good of his career. He accused me of trying to weaken his character. He said I could learn how to manage, if I really loved him. And I told him if he waited until I knew how to manage a house on forty dollars a week, he’d forget how to love me.”

Claire made a fine pretense of choking over

her hot chocolate. Anything was better than allowing even so sympathetic a person as Mrs. Larry to see that she was shedding tears over a certain party now speeding in the direction of Kansas City. Mrs. Larry drew her smooth brows together in a frown.

"But, Claire, dear, there are women who keep nice little homes on twenty dollars a week."

"Their husbands are not ambitious and coming lawyers. No, dear woman, I recognize my own limitations, and I love Jimmy too well to interfere with his future—to—to wreck his dear life. But it does seem as if mother might have realized that one of us girls might fall in love with some one besides a rich man. She might have taught me something about the value of money and the management of a house."

Mrs. Larry, reaching for her purse, pictured the easy-going, money-spending life of the Pierce household, with its inherited and well invested money and its irresponsible wife and mother. But she said in her cheeriest voice:

"Well, my dear Claire, there is always a way out of such a situation, when there's nothing more serious at stake than the high cost of liv-

ing. And nothing in the world would shake the loyalty of a man like Jimmy Graves. You see—in his very next letter——”

“But there won’t be any next letter——”  
Claire extended a ringless hand.

Mrs. Larry gasped.

“Claire Pierce, you didn’t!”

“Yes, and what’s more—he—he took it. Of course, I expected him to insist upon my keeping it.”

Mrs. Larry was so amazed, so shocked that she almost forgot to leave a tip on the tray for the waitress. She even rose without adjusting her veil.

“Let’s go down to the concert hall,” she murmured. “They usually have an organ recital in the afternoon. I can always think better to music.”

They threaded their way between the tables and under the broad archway to the foyer connecting the elevators and the smaller dining-room used for afternoon tea. Here they were approached by a well-mannered salesgirl, carrying small announcements, which she offered with an ingratiating smile.



"Wouldn't you like to stop for the lecture this afternoon? It will begin in ten minutes."

Claire and Mrs. Larry accepted the printed announcements mechanically, their gaze fixed on the tea room, which was already half full. On the platform, bustling employees of the store were arranging what looked like an exhibit, bolts of cloth and silk, ready-made garments, shoes, gloves, linens, perfumes. The saleswoman followed their curious glance.

"Those are the heads of departments and the buyers. They are going to answer questions after the lecture."

"What's the subject of the lecture?" inquired Mrs. Larry.

The salesgirl actually chuckled and pointed to the card in Mrs. Larry's hand—

"'What Do You Do With Father's Money?'"

Other women had gathered round, sensing the unusual.

"It is a funny title, isn't it?" exclaimed the girl, quite thrilled by her small but interested audience. "A lady from one of the magazines is holding a conference here all this week for housekeepers and mothers."

"Yes," interrupted Mrs. Larry, "but what does she mean by such a title, 'What Do You Do With Father's Money?'"

"Oh," answered the girl brightly, "she's going to tell you, first, how women who don't know how to shop, waste the money their men folks earn; and then the different buyers are going to tell you how to know the difference between good goods and bad."

An elevator discharged fifteen or eighteen women, who, with note-books in hand, hurried toward the lecture room. Some of them nodded to the salesgirl as they passed.

"Lots of the ladies have been here every afternoon, but I think this is going to be the biggest meeting of all. That title's made a hit: 'What Do You Do With Father's Money?'"

Mrs. Larry gripped Claire's arm feverishly and fairly dragged her toward the lecture room.

"My dear, I told you there'd be a way out. Talk about providence,—to think of our stumbling, first thing, on a lecture about getting your money's worth. You ought to take this as an omen!"

They found seats near the platform and

watched with interest the operations of the buyers arranging their exhibits and the movements of the competent-looking woman with a short maternal figure, snapping bright eyes and a friendly way of addressing the women in the audience who plainly regarded her as their leader. Claire, still benumbed by the departure of Jimmy Graves, sat gazing in preoccupied fashion at figures which were just so many manikins. Gregarious Mrs. Larry turned to the woman on her left.

"Have you been to the other meetings?"

"Indeed, yes, and you wouldn't believe how much I have learned."

"About what?" asked Mrs. Larry.

"Oh, about taking care of yourself before the baby comes, feeding babies, diet for older children, discipline, and lots of things that puzzle young mothers like me. It's funny, isn't it, how we girls marry without knowing a single thing about handling children, when they are the biggest thing in our lives after marriage."

"Except our husbands," was Mrs. Larry's mental reservation. "Yes," she said aloud. "I had lots of trouble with my first baby. I man-

aged better with the second. But who bears the expenses of this conference? We didn't pay any admission!"

"Oh, it's done by the Kimbells. My husband says it's a very clever way to bring women into the store. And you just want to buy everything the doctors and the lecturers tell you about."

The brisk-looking leader had mounted the platform. An expectant hush fell upon the audience.

"Yesterday afternoon, when I announced the subject of to-day's lecture, 'What Do You Do With Father's Money?' a good many of you laughed. Some of you shook your heads, because you know how hard it is to make father's money go around. And one reason why it is so hard to stretch the family income is this: You don't know what you are getting for the money you spend,—how much nourishment it contains, if it is for food; how long it will wear, if it is clothing. You take a chance. You guess. But you don't *know*. And because you don't know, quite a little of father's money goes to waste.

"Now, this isn't your fault. It is because

economic and domestic conditions have changed or progressed, but the training of women has not changed nor progressed in the same way. We are still trying to economize by concocting dishes out of left-overs in the refrigerator, and turning and dyeing clothes, when it is far more important that we should know the true value of food and fabrics when we buy them.

"A few generations back, your ancestors and mine, both husbands and wives, raised together in the field, the pasture and the garden, most of the foodstuffs required for the family. And in the great kitchen were woven most of the fabrics required for clothing the family. What could not be raised on the land or made in the home was traded for at the country store. Quite generally, these negotiations were conducted by the men of the family. The women knew how much sugar would be brought home for each dozen of eggs, how many pounds of butter they must send to the store for a pair of shoes.

"Then farms were cut up into towns, towns were swallowed by cities and the family loom disappeared before the advancing factory. The daughter of the woman who had dried apples,



cherries and corn on the tin roof of her lean-to kitchen served at her table the product of canneries. And everybody whose ancestors had traded butter and eggs and cheese and smoke-house ham for drygoods had money to spend instead. Some of them had a great deal of money—more than was good for them. The country passed through a period of prosperity and suddenly acquired wealth, but nobody thought to teach this new generation of women the value of money or how to spend it to best advantage. No one even realized that while extravagant habits were gripping American women, nobody warned them concerning the lean days that would come with financial panic, and nobody observed the quiet but steady increase in the cost of living.

“Then the deluge! Greedy corporations cornered food supplies. The high cost of living became a bitter reality. And behold, press and public bewailing the extravagance of the American woman and comparing her unfavorably with her housewifely sisters across the sea!

“This is unjust. Give the American woman lessons in thrift along the modern lines of in-

come and expenditure, and she will work out her splendid salvation. Throw light on food values, on fabrics and their adulteration. Teach the woman how to buy as well as how to utilize what she buys, and she will be able to solve, in her own way, the much discussed problem of the high cost of living. She will know what to do with father's money.

"It is not possible in one short afternoon to discuss food values and modern methods of marketing, but when you have heard what these ladies and gentlemen have to say," indicating the buyers in charge of their respective exhibits, "you will realize what you can save by knowing more about what you buy. I take pleasure in introducing Mr. Jones, the linen buyer."

Mr. Jones, an elderly man, took his place beside a table piled high with towels, table and bed linen.

"As each one of us is limited to a few minutes," he explained, while the more experienced women in the audience opened their note-books, "I will take up just one point in the buying of linens, the difference between real linen and

mercerized cotton. It is on this one point that shoppers are most often deceived and cheated. Do not misunderstand me. Mercerized cotton is worth the price an honest firm asks for mercerized cotton. But it is not worth the price asked for linen. When you buy mercerized cotton at the price for which you should receive honest linen, then you are wasting fifty per cent. of father's money; throwing away fifty cents out of every dollar, twenty-five cents out of every fifty.

"Mercerized cotton wears just as long as linen, but it does not wear in the same way. Properly laundered, it shines quite as highly as good linen damask, but there is this difference—the first time mercerized cotton is laundered it begins to shed a fine fuzz or lint which settles on your clothing. No doubt you have noticed this, when you have dined at a restaurant and discovered lint from the tablecloth or napkin on your tailored suit. Most of the linen used in restaurants is not linen at all—it is mercerized cotton. The lint which sticks to your clothes is the same lint that rises like a haze in a cotton mill. But when I visit a big linen



mill in Ireland, Belgium, Flanders or Germany, there is no lint in the air. Flax, from which real linen is made, does not give forth lint.

“Buy mercerized cotton for your dining-room table or your bedding, if you want, but pay just what it is worth and no more. To be quite explicit, as mercerized cotton fabrics are worth just half what pure linen is worth, if you pay for mercerized cotton the price asked for pure linen, you are wasting father’s money.

“I have here two bolts of table ‘linen’ in exactly the same chrysanthemum design. One of these is real linen, value one dollar and fifty cents per yard; the other is mercerized cotton, value seventy-five cents per yard. I am quite sure that when these two bolts are passed around, you will not be able to tell the linen from the mercerized cotton. My own salesmen can not tell them apart without applying some sort of a test. Down in our basement you can buy the mercerized cotton at seventy-five cents a yard. If you will launder it carefully, rinsing it finally in very thin starch water, iron it very dry with heavy irons, you can get exactly the same gloss possible for linen damask, and you

will get its full value of seventy-five cents a yard.

"The real linen sells at one dollar and fifty cents per yard, in our linen department on the second floor. If you want to spend a dollar and a half a yard for table linen, just make sure that you are getting linen and not mercerized cotton, that you are getting a dollar in fabric value for every dollar of father's money."

Several clerks started to carry the bolts of linen through the audience. Instantly an eager woman was on her feet.

"But how are we to know the difference between mercerized cotton and linen, if your own clerks do not recognize it?" she demanded.

"By asking the clerk to test what you are buying, in front of your eyes. Have the material moistened on the right side. If the moisture shows almost immediately on the wrong side you may be reasonably sure that it is linen damask. If, however, the moisture does not show quickly on the wrong side, you may be pretty sure that it is cotton so highly mercerized or finished that the polish or finish withstands moisture. Or you can have it rub-

bed with a damp cloth. Linen will remain smooth; mercerized cotton will roughen.

“Moreover, as soon as the salesman finds out that you know how to buy linen, he will tell you the truth rather than be caught in an attempt to deceive you. Don’t say to a salesman, as some of our customers do, ‘I don’t know anything about linens, except the kind of pattern I like, so I’ll have to depend on you about quality.’ Don’t confess ignorance and invite deception when you can so easily possess knowledge.”

When the linen had been passed from one part of the audience to another, and the excitement had subsided, the buyer of cotton dress goods took the floor to explain the difference in price and values between imported and domestic goods. Like the linen buyer, he contended that the cheaper goods of domestic manufacture wear quite as well and hold their colors quite as long as their imported cousins, the difference being largely in sheerness and in design. There could be no doubt, he admitted, that foreign cotton goods, like mulls, organdies, lawns, veilings, etc., are more finely woven

from more distinctive designs than those made in American mills. But from economic reasons and not from patriotism, he urged the woman of limited means to buy summer fabrics of American manufacture.

"In preferring foreign fabrics," he added, "you are only indulging a taste for luxury, satisfying your desire to have fabrics of more exclusive color and design than your neighbor. You won't get one more day's wear for spending thirty per cent., even fifty per cent. more, of father's money."

On the other hand, the buyer of woollens advised shoppers, especially those who sought material for tailored suits, separate skirts and one-piece serge dresses for hard wear, to give the preference to foreign weaves, as these would withstand all bad weather conditions.

The buyer for flannels next took the floor, and many women were surprised to learn that the all-wool flannel for petticoats and binders for the layette, the all-wool shirts and stockings for the new baby, represented a waste of father's money. Wool and cotton mixed or wool and silk will shrink less, wear longer and

give more comfort to the wearer than the coveted all-wool.

"Only don't pay for fine cotton and wool what you would pay for all-wool or silk and wool," exclaimed the buyer, as she carried samples of the different weaves from aisle to aisle.

The shoe buyer discussed the wearing qualities of different leathers and explained how cheap shoes that did not fit are more expensive in the end than higher priced shoes properly fitted. Also how the foot changes at different ages and how the health and working capacity of human beings are affected by so simple a factor as the shoes they wear. But most interesting of all, to the average woman, was the illuminating talk given by the buyer of suits, coats and blouses.

"You women who buy ready-made clothes think that when you have undone the parcel, paid the balance due on it, and shaken out the garment, it is quite ready for you to wear. You have bought it ready-made to escape visits to the dressmaker or the annoyance of a seamstress in the house, or any tax on your own



limited abilities as a sewer. All you have to do now is to wear the dress. What is more, you figure that it is much cheaper to buy a taffeta house dress for sixteen dollars and seventy-five cents than to have one made at the dress-maker's or in the home at twenty dollars or twenty-five dollars. On the surface, you are right. You do pay out less money, but I will tell you a little secret. If you don't go over a ready-made garment, even at sixteen dollars and seventy-five cents, you have wasted several dollars of father's money, and I will explain why.

"In order to turn out clothing in quantities large enough to yield a profit and at prices low enough to have popular appeal, a manufacturer must depend upon certain employees to inspect the output of the factory. These women and girls work rapidly and sometimes miss defects. For a few inches, one side of a seam may slip from under the machine; a tired girl may catch a button or hook with a single thread when she should use three or four; a bit of lace may not be fastened tight. Now, if on receipt of this garment you take time to go over

it carefully, you can lengthen its life one-third. If a seam is not deep enough at a point where there is considerable strain, rip it for a few inches and take a deeper seam by hand. If you see that a piece of lace is almost loose, re-sew it before it begins to fray, or you will have to set in a new piece of lace at your own expense. It pays to fasten on buttons, bows, ornaments and buckles. You can't expect the workers in a great factory to take the same individual pains that your dressmaker or seamstress would take. It costs money to renew trifles like these which drop from a ready-made garment. Sometimes you can not match them at all and your dress is spoiled.

"I've known women who, in their haste to wear a pretty new blouse, neglected so simple a thing as sewing in shields. If your dressmaker or the home seamstress had spent enough time to make a satisfactory gown, you may rest assured she would not forget the shields. A self-toned braid, at ten or fifteen cents, will lengthen the life of a ready-made skirt. Fashionable tailors never send out a high-priced suit without suggesting braid for

the skirt. For ten cents and a little time, you can add this exclusive and economical touch to your ready-made skirt."

Long before the different buyers had finished their talks, Claire Pierce was roused from her lethargy of near-despair. She was beginning to understand, to a small degree, why her efficient, optimistic lover had been so sure that she would master the intricacies of household expenditure. All around her were women who knew how to be happy on small incomes or who were there to find the road to such contentment. She felt sudden contempt for the careless way in which she and her sisters had always ordered their gowns, without even demanding itemized bills for the father who paid them so cheerfully.

As for Mrs. Larry, she had leaned forward in the receptive attitude of a child watching its first Punch and Judy show. And now that the buyers were retiring behind their exhibits, the conference leader once more mounted the platform.

"I know we have all learned a great deal this afternoon about better values for father's



money, and I hope that each one of us will use this knowledge in our homes, not only to save father's money, but to bring to ourselves greater contentment with our lot, and, in the end, little luxuries which we must now deny ourselves. For in efficiency there is contentment, and through true economy do we attain luxuries. I believe in what is commonly called luxuries. I believe in the right of every refined, intelligent wife to enjoy these luxuries.

"I wonder how many of you women are weary of petty economies, of making over clothes, of trying to stretch a chicken to cover the meat course for three meals?"

A wave of laughter passed over the room, but it was not free from hysteria. The speaker continued.

"I know just how you feel. You turn and you twist, you warm up and you conjure new dishes out of next to nothing, and, still, at the end of the year, you realize how little money has gone into the savings bank, or how much is still due on the mortgage. You wonder if you will ever be able to buy a complete new dress; whether you can ever spare enough money for

Nellie to go to dancing school, or for you and your husband to hear a good concert. I hope these talks will help you to solve just such problems. I'd like to think of each one of you having just one thing that you have always denied yourself, and to have it by learning how to get the most for father's money."

On the applause which followed, Claire Pierce rose, new vitality straightening the figure that had drooped at the luncheon table. It was Mrs. Larry who sat quite still, looking beyond the platform with its group of buyers, its exhibit of purple and fine linen, and the cheery conference leader, far, far up-town into a certain apartment where reposed certain manila envelopes known to herself and Mr. Larry as "The Budget."

As Claire Pierce touched her elbow, she drew a deep sigh and rose.

"Oh, dear," said Claire, "if only I'd heard this talk before I said what I did to Jimmy!"

Mrs. Larry came to with a start.

"Jimmy? Oh, yes, Jimmy! Forgive me. I'd forgotten him. You see, I was thinking of my Larry."

## CHAPTER II

*"There is nothing in high finance more excitingly uncertain than just trying to get your money's worth!"—H. C. OF L. PROVERB NO. 2.*

MRS. LARRY sat at the old mahogany secretary which had been Great-aunt Abigail's wedding gift, her elbows planted in a litter of papers covered with figures and her despairing gaze fixed on a row of small manila envelopes.

It was the second day after the lecture at the Kimbell store on "What Do You Do With Father's Money?". Mrs. Larry had attacked her account book and budget envelopes in a fine spirit of enthusiasm. With an intelligent knowledge of true fabric values, she would be able now to transfer from the two envelopes marked "Operating Expenses" and "Clothing," to the one marked "Luxuries," at least ten dollars a month.

But, alas, she found that the fund for luxuries amounted to exactly one dollar and thirteen cents, while there existed no immediate need for renewing linen or clothing at the promised reduction. On the other hand, a month's rent was due, and a dentist's bill had arrived that very morning. Both expenses were imperative and non-reducible. She shook out the dimes, nickels and pennies from the envelope marked "Luxuries" and arranged them in a geometrical design.

"It can't be done!" she groaned, and shook a rebellious fist at the smug-looking envelopes. Then suddenly she swung round in her chair, startled by an unexpected yet strangely familiar sound.

She glanced sharply at the clock. Its tick was strictly businesslike and the hands pointed to twenty minutes past two. Yet surely that had been the click of Larry's key in the front door, and now Larry's never-to-be-mistaken step coming down the hall.

Only an emergency, very bad news or very good, would bring Larry home in the middle of a crisp autumn afternoon.

Now he was in the doorway, looking quite commonplace and natural, except for a sharp frown above the eyes which usually smiled at sight of her.

"Hello, little woman," he said, drawing her close with that little air of proprietorship which never failed to thrill her, "I'm leaving for South Bethlehem at five—back Thursday—wonder if you could pack my bag while I take a nap? Head aches."

He was out of his coat and shoes with the last word.

"Put in a soft shirt," he added as he sank on the couch and reached for the rug.

"Has anything happened?" asked Mrs. Larry, adjusting the rug to his feet in the way he liked best.

"I should say so," he answered drowsily. "Directors couldn't declare any dividend this quarter. Had all of us on the carpet this morning. Seems up to me and Duggan to reduce expenses. I've got to cut about ten thousand dollars in my department this year. Call me at three-thirty, will you, dear?"

And he was off!



Mrs. Larry stood like a statue, staring down on this wonderful creature who, confronted by the task of reducing expenses by ten thousand a year, could fall off asleep in a few seconds.

That's what came of being a man, she decided—a man, privileged to deal in big figures, hundreds, thousands, instead of dollars, quarters and dimes! Her glance traveled back to the hated sheets of papers and the accusing envelopes, labeled: "Rent," "Operating Expenses," "Food," "Clothing," "Savings," "Care and Education," "Luxuries."

Something very like hysterical laughter rose in her throat. Larry could sleep with a weight of ten thousand on his mind, and she would lie awake nights figuring how to save ten dollars a month. She looked down at her husband.

How strong and capable, even in his sleep, this man who worked day after day, year in and year out, for her and the babies, who turned over to her all that he earned. The beauty of his unquestioning trust brought a different sort of choke to her throat. Of



course, she would find a way to save that extra ten each month—for Larry's use or pleasure.

Then she tiptoed out of the living-room, closing the door behind her, lest the children, coming in from their walk, should fall upon their father like the Philistines they were. But as she packed his bag and laid out his clean linen, her mind turned over and over the troublesome question, and the lines reappeared in her broad white forehead.

She was tabulating the luxuries which they denied themselves. First, there was Larry's love for music. From the day of their engagement they had subscribed annually to a certain series of orchestral concerts. When it had come time this year to renew the subscription, she had had to tell Larry that the family budget would not admit of the expenditure. Larry, Junior's, measles, her dentist's bill, and the filling out of their dinner set from open stock, had overdrawn the envelopes marked "Care and Education" and "Operating Expenses," leaving a vacuum in the one labeled "Luxuries."

She did not care so much for herself—twice during the last season she had been too tired really to appreciate the symphonies, but Larry rested and recuperated through music. He had pretended not to care, and had suggested that they might buy an occasional ticket for the very best concerts; but she knew that giving up the subscription tickets had marked the biggest sacrifice of Larry's married life.

Then for herself there was the day when Belle Saunders had told her that, being in mourning, she would sell her blue fox set for fifteen dollars. And Mrs. Larry, looking into the envelope marked "Clothing" had realized that one must go without furs—as well as subscription tickets, but a fox set at fifteen dollars was an opportunity.

It was utterly absurd, she agreed with the lecturer, that a husband and wife with two babies could not enjoy an occasional luxury of this sort on an income of two hundred dollars a month. It was unthinkable that on this income she might not take advantage of an opportunity like Belle Saunders' fox set. She was tired of skimping and saving, tired of self-de-

nial in this city of New York, where at every turn was the temptation to buy that which would beautify one's home or brighten one's life. And then suddenly a sharp pain shot through her heart.

If she were dissatisfied with what they were getting out of life, how must Larry feel? If she irked at spending everything on stern necessities, how must he, who earned it all, rebel?

There was no doubt about it! She must reform her management of their income. A new envelope marked "Larry" must be started and filled—ten dollars a month, one hundred and twenty dollars a year—her little labor of love for Larry's pleasure, no, not selfish pleasure, but for both of them a little joy in living that would lift them above the mere sordid effort to make both ends meet and to educate the children.

"Larry," she inquired, as he brushed his hair with the vigor of one who has enjoyed a well-deserved nap and is the better for it, "why are you and Mr. Duggan expected to save all the money for the company?"

"Because we have the two departments where it can be done. Duggan is superintendent of employees. He must reduce the force or the wages, or increase the output of his workers. This will lessen the cost of production, through better management—efficiency, we call it. I must buy to better advantage, for less money, and still give the firm the same quality of raw material to work with."

"But you can't do that, Larry. If you get cheaper material it's bound not to be so good."

"Not necessarily," said Larry, slipping on his coat. "It's up to me to study the market more closely, to find new markets, if I can. That's why I'm going to South Bethlehem—if you'll let me."

He smiled down on her, loosening the hands that clasped his arm so closely.

"Don't take it so seriously, little woman. I've been up against stiffer jobs than this, and always found a way out. Kiss the kiddies for me. If I don't get through to-morrow night, I'll wire."

The door banged behind him and Mrs. Larry shook herself impatiently. What in the world

had she started to call after him? That the wire would cost a quarter and he must not waste the money!

The thought of it made her dizzy and faint. No matter where Larry went, how long he was gone, he had always kept in touch with her by night lettergrams, and she had come to begrudge him this comfort! Could it be that she had taken the lecturer at Kimbell's too seriously? Or was there something radically wrong with the plan of her budget, with her household management; she had tried so hard to be thrifty.

"Thrift!"

What did the word mean?

She reached for her dictionary.

Thrift—care and prudence in the management of one's resources.

Well, Larry's salary was their one resource—and there was no increasing it. The seven little envelopes were as inevitable as the rising and the setting of the sun.

What had Larry said? It was up to Duggan to reduce the force of workers or cut their wages. She had long since parted with a gen-



eral housekeeper who represented waste in the kitchen. Now she was doing her own cooking, with Lena, a young Swedish girl, at three dollars a week to help in the kitchen, wash dishes and take the children for their daily airing on Riverside Drive, and a laundress one day in the week. No, there was no reducing the force or wages.

And what had Larry said about the purchasing department?

"Buy to better advantage. Find a new market."

She shuddered at the thought. Had she not bought a lot of canned goods at a department store sale, only to find that they were "seconds" and tasteless? Hadn't Aunt Myra induced her to buy poultry, eggs and cheese from the man who ran Uncle Jack's farm on shares, with the result that one-third of the eggs were broken through poor packing, and they had to live on poultry for days interminable—or have it spoil on their hands?

And Mr. Dorlon, the grocer, was so clean and convenient and obliging. She simply could not change, she told herself firmly. And yet,



the lecturer insinuated that a housewife wasted money when she did not know food values. She had decided that the very foundations of her household management were shaking, when the telephone bell rang and she hurried down the hall to answer it.

"Can't you and Larry come over to dinner to-night?" Teresa Moore inquired. "The Gregorys are stopping over on their way to California."

"Oh," sighed Mrs. Larry. "Larry's just left for South Bethlehem. I'm so sorry."

"Well, you can come. I'll telephone Claire Pierce and Jimmy Graves. Jimmy met the Gregorys last summer."

"Claire might come, but Jimmy's gone back to Kansas City. Invite Claire and I'll drop out."

"Not for a minute," answered Mrs. Moore. "I'll phone my brother to fill Larry's place. It's all very informal. We'll just make it seven instead of eight. We'll all take you home and stop somewhere to trot a bit. Do come. Larry would want you to."

"All right," said Mrs. Larry, almost blithely.

She stopped at the secretary long enough to thrust the bothersome envelopes into a drawer. At Teresa Moore's there never seemed any question about giving a little dinner or going to the theater, and yet George Moore earned only fifty dollars more a month than Larry did. To be sure, the Moores had only one baby—and Teresa's mother gave her an occasional frock. Still, some day she would ask Teresa for a little inside information on budget-building.

It was Teresa's bachelor brother who made the opening for Mrs. Larry that very evening at dinner. He looked with undisguised admiration upon a baked potato which had just been served to him by the trim maid.

"Teresa, I take my hat off to your baked potatoes. There isn't a club chef in New York who can hold a candle to you when it comes to baking these."

"It isn't the baking, my dear boy, it's the buying of them. A watery potato won't bake well."

"Ah—and how, pray, do you know a watery

potato from a dry one?" inquired her brother with something akin to respect in his voice.

"By breaking them open, silly boy," she answered with a gay little laugh. "As runs one, so, generally speaking, runs the whole basket. I don't look at the size or smoothness of the skin, but at the grain of the broken potato."

"Are they Maine or Long Island potatoes?" asked Mrs. Larry suddenly.

"Maine," answered Mrs. Moore. "There isn't a Long Island potato on the market to-day."

"But, Mr. Dorlon—"

"Told you so! Yes, and they always will, if you ask for Long Island potatoes. I don't take any one's word for food. The only safeguard is to know your market for yourself and ask no information of the dealer."

"Then you think there are no honest dealers?" asked Mr. Gregory.

"Lots of them," replied his brisk hostess, "but we women put a premium on misinformation and trickery by demanding what the market does not offer. We demand fresh coun-

try eggs when only the dealers in certified eggs can furnish them, and so we get cold storage eggs labeled 'country.' We demand Long Island potatoes when the market is sold out, and we get Maine potatoes at a slightly higher figure than they should bring, because the dealer does not dare tell us the truth. If he does, we go to another dealer who knows us better."

"In Boston," remarked Mrs. Gregory, "we have a little marketing club and study prices and market conditions. It takes time, but it saves us all quite a little."

Mrs. Larry ate mechanically, hardly knowing what was served. This was what the lecturer had meant about studying food values—what Larry had meant by finding a new market. But both of them had missed the mark. She would combine the two, study the old markets and find new ones.

Mrs. Moore was warming up to the topic and everybody was interested. "New York is headquarters for the National Housewives' League. We have district branches and leaders, and we are shaking up the dealers just beautifully. Last week our district leader an-

nounced that there had been a drop in bacon and ham. One of the nationally advertised brands of bacon in jars was selling at several cents less a jar. I asked my grocer why he had not reduced the price. He said this was the first he'd heard of it. The next day he started a sale on this particular brand, and I bought a dozen jars. He knew all the time that the firm had cut the price, that ham and bacon were down, but he did not give his customers, who did not know the same thing, the advantage of the wholesale cut. Other grocers gave it and announced it as a special or leader.

"That's why I belong to the National Housewives' League. Grocers and butchers may argue with an individual woman who has read about food prices in the papers, but when a committee bears down upon them, they listen respectfully and admit the truth about prices."

"Then you believe that the old ogre H. C. of L., otherwise known as the High Cost of Living, can be reduced by an organization of housewives who agitate for lower prices?" inquired Mr. Gregory.

"I believe in education first, and organization



afterward. An organization of women who do not know food values or market conditions will start a sensational campaign against cold storage eggs or poultry, and then subside. What we need under existing food conditions is women educated as buyers, not as cooks. It's no use to economize in the kitchen and waste in the market."

Mrs. Larry glanced round the table. Even the bachelor brother was listening intently. Of course—she had heard rumors of his attentions to that pretty Murray girl. As for Claire Pierce, her face bore the expression of one who sat at the feet of wisdom and understood.

"What does it avail a woman to have thirty-five recipes for utilizing the remains of a roast, if she does not know how to buy a roast in the beginning? Our grandmothers, yes, and even our mothers, used to devise means of making what was grown on the farm go as far as possible. To-day, our men folks grow nothing. We women in the cities and the towns and the villages must go out and buy so wisely that we rival in this new housekeeping the frugality of our ancestors. It's all in the buying."



Mrs. Larry, nibbling a salted almond, thought of her own burning zeal in using up left-overs, and almost sighed. No doubt Teresa Moore and the lecturer were both right. It was all in the buying. And her patient industry in the kitchen had probably been undone and set at naught by the trickery of grocer or butcher. She had been paying the old price for bacon and ham. She had been paying the price of Long Island potatoes for the Maine brand. She—

Goodness gracious! Larry had gone to South Bethlehem to find a better market—and *she* had only to turn the corner.

Again she glanced round the table, her eye resting now on Teresa Moore's new bonbon dish, which she had bought at a mid-summer sale, and at Mrs. Gregory's fresh, straight-from-the-shop black chiffon. Of course they could have new things. They had found the right market, through organization and education. She wanted to laugh aloud, did Mrs. Larry. She wanted to go right out and send a telegram about that new envelope marked—

no, not "Larry," but "A little pleasure as we go along."

However, as the conversation had drifted from food values to a new play, she pulled herself together and chatted with the rest. But as she parted with her hostess a few hours later, she said:

"Teresa, give me the address of the Housewives' League."

"Going to join, honey?" asked Mrs. Moore.

"Yes,—I'm starting on an adventure—in thrift."

"I'll go with you," laughed Teresa. "Meet me at the headquarters of the Housewives' League, 25 West Forty-fifth Street, Monday morning. We're having a demonstration of meat cuts—by a butcher."

"I'll be there," replied Mrs. Larry promptly.

She did not go alone. Claire had insisted on accompanying her.

"So long as Teresa doesn't know about—about—Jimmy's going away as he did, we won't have to tell her. And—and—even if I never did marry and, of course, I wouldn't marry any one but Jimmy—I might want to

do work among the poor and this would help me."

Mrs. Larry nodded her head. She was wise enough not to insinuate that welfare work would never supplant love for Jimmy in Claire's heart. The all-important thing just now was to act as if nothing had happened between the two young people.

"I love to have you with me, Claire. Perhaps I'm a little stale in the domestic light. Your fresh view-point will help me amazingly."

Stepping from the elevator they found themselves in a huge undecorated auditorium covering an entire floor of a great office building. Just ahead was a desk, where they registered in the National League, paying ten cents each and receiving in return a small button, with a navy blue rim and lettering on a white ground, "Housewives' League."

"Wear this whenever you market," said the secretary. "It commands respect."

Beyond the desk was a space given over to desks, tables and bookcases filled with free bulletins and literature on food values and food preparations, easy chairs and settees.

Teresa Moore came bustling forward to greet them.

"This," she explained, "is the first club-room ever opened exclusively for housekeepers. Here may come any housekeeper, member of the League or not, New Yorker or suburbanite, to read our bulletins and magazines, to rest, to write notes on League stationery, to meet friends. We want to educate home-makers to the club idea, to put housekeeping on a club basis.

"Way over there in the corner is the desk of our national president, Mrs. Julian Heath. Across the room is the gas demonstration, cooking, ironing, etc. And now we must hurry if we are to see the meat demonstration."

One side of the great auditorium was filled with camp chairs and groups of interested eager women. On a platform, a force of butchers and helpers were hanging up a great side of fresh beef. Near the platform were two blocks on which the meat could be cut into pieces.

"Now, ladies, this is the fore-quarter—"

A great hustling for seats and advantageous



"The price for this cut today is—"





positions, whipping out of note-books and pencils, then respectful silence.

Deftly one helper cut and sawed while the butcher held up cut after cut and explained their food values and their prices. Invariably he said: "The price for this cut to-day is—" showing the variability of the market.

Mrs. Larry listened almost breathlessly, glancing now and then at the oblong diagram of a side of beef furnished by Mr. Richard Webber, the dealer who had arranged the demonstration. The different sections of the beef were colored like states on a map.

"This, ladies, is the chuck steak at sixteen cents a pound."

Mrs. Larry looked at it with disapproving eyes. That would not do for Larry. He must have the best and most nutritious beef.

"Just as tender if properly cooked and just as nourishing as sirloin," announced the butcher. "But it lacks a certain flavor which both sirloin and porterhouse have."

He was handling more familiar cuts now.

"First and second ribs, twenty-four cents a pound because they are most in demand. But

I consider the second cut, third, fourth and fifth ribs just as good at twenty-two cents a pound. The seventh and eighth ribs, known as the blade, have a fine flavor and are more economical at eighteen cents. Use the bones and blade for soup—and have the rest rolled and skewered.”

Mrs. Larry nibbled her pencil and frowned. A difference of six cents a pound between the first cut and the last—and she had never asked her butcher which rib it was. Last Sunday’s roast had cost twenty-six cents a pound, and she had not known whether that was the right price on beef or not.

“Here is what I call one of the most economical cuts—if you can get your butcher to make it for you. Some do not handle it. It’s the ninth and tenth ribs, boned, known as the inside and outside roll roast, tender as porterhouse steak, solid meat, no waste, at twenty-five cents a pound. Five pounds of this are equal in nutritive and cash value to eight pounds of the usual rib roast.”

Mrs. Larry’s pencil fairly flew.

“Here is the most economical cut for a large

family. The cross rib at twenty-one cents a pound. Average weight fourteen pounds. But be sure you get the best grade of beef if you try this cut. If it weighs less than fourteen pounds, you are getting poor quality of beef. Note the fat, creamy yellow, not a bit of dead white.

"Now, have your butcher cut off two steaks first—Saturday night's dinner! The next piece makes a fine pot roast for Sunday and Monday, and the balance a big pot of soup stock. From the pot roast you will have some cold meat for hash."

"Suppose you want just those two juicy steaks," suggested a well-dressed woman near the platform.

"Well, see that the butcher cuts them off the right end," readily replied the butcher.

"But," exclaimed Claire, as the result of watching her mother's household management, "suppose you order by telephone—"

The butcher and his helper looked at each other and grinned. As one voice, the other women cried, "Oh, don't do it!"

"Never buy meat by telephone," emphasized

Mrs. Heath, the national president, "go to market—it pays."

Claire was blushing furiously. Of course, everybody would guess that she was unmarried and inexperienced. In reality, her question was already forgotten. The audience was absorbed in watching the butcher carving the hind quarter of the beef.

"You ladies scorn the flank," he explained, as he held up a long thin cut of beef, "but the inside cut, with a pocket to be filled with poultry dressing, makes a fine pot roast. And now for the steaks,—"

Delmonico, porterhouse, sirloin and round—he explained their points clearly, and then a young bride brought up the question:

"What is minute steak?"

"You'll have to ask the chef," replied the butcher, nodding to a stout mustached man on the edge of the crowd. "We thought you might ask questions like this, so we brought him along."

"Minute steak," explained the chef, "is any good cut, without bone, sliced very thin. It

gets its name from the short time required to cook it."

Zip, the saw, knives and hatchet gleamed in and out of the red flesh, and the pages of Mrs. Larry's note-book bristled with facts and figures. When the demonstration was over, she snapped a rubber band around the little book, thrust it into her bag and walked thoughtfully to the elevator.

"Did you enjoy it, honey?" Teresa Moore linked arms with Mrs. Larry and rang for the elevator.

"Well, if there's any enjoyment in learning how little you know, I must have had a perfectly splendid time!" replied Mrs. Larry, not without slight sarcasm.

"Fine! I felt the same way—once. Now go a-marketing while it is all fresh in your mind. Put the fear of God in the heart of your butcher. You won't have to do it but once, I venture to assure you."

"I will," said Mrs. Larry firmly, as they parted at the corner. Then suddenly she stopped and stared in dismay at an unoffending,

overtrimmed pincushion in a shop window. Memory turned a blur of red beef, white bone and creamy yellow fat.

"I don't believe I'll ever recognize those different cuts when I see them."

"I will," said Claire Pierce firmly. "I mean to have a talk with our butcher, too. No doubt father has paid him thousands of dollars, and now he can pay back some of the overcharge by teaching me how to buy meat properly. Let's go into that shop; I want to buy a note-book like yours."

"Well," said Mrs. Larry thoughtfully, as they waited for Claire's parcel and change, "they do say that meat is cheaper in Kansas City than in New York."



### CHAPTER III

*"There's always a reason for high prices, and it's well worth finding out."*

—H. C. OF L. PROVERB NO. 3.

**M**R. LARRY, settling his stalwart shoulders into his overcoat, stopped and looked down with a smile at the pink-tipped finger peeping through the buttonhole in his left-hand lapel. He had come to recognize certain wifely signs. Mrs. Larry's finger attached to this particular buttonhole indicated that Mrs. Larry's gray matter was twisting itself into an interrogation point.

"Well?" he prompted.

"Um-m!" she murmured; then, with sudden accession of courage: "Larry, when you went to South Bethlehem looking for a new foundry to buy castings, what did the old man say?"

"The old man?" echoed Mr. Larry.

"Yes, the man where you had been buying

them before. Didn't he want you to keep right on buying from him? Didn't he say *anything*?"

"Did he? Why, as soon as he heard we were dickering with new people, he had half a dozen of his best men camping on our trail, cutting prices. That's the game—play one concern against the other."

"Thank you, dear," murmured Mrs. Larry, with a far-away look in her eye.

Mr. Larry caught the pink-tipped finger as it slipped from the mooring in his buttonhole.

"What's up, sweetheart? Been hearing a lecture on 'Every Wife Her Husband's Partner'? Going into business?"

"That's just it, Larry, I *am* your partner, and I ought to make a business of it."

Mr. Larry drew her close, looking a trifle anxious.

"I don't want you any different. I love you just as you are."

"Yes, but you might love me better——"

"I couldn't."

"Yes, you could—if I were a better manager. Larry, we eat too much. I mean, I don't market efficiently."

Her husband groaned.

"I don't want an efficient wife, the kind that counts her steps and moves, and has charts and signs hanging all over the house."

"I'm not going to do any of those things; but I do want to buy for our home as closely as you buy for your firm. I'm afraid that Mr. Dahlgren, my butcher, is overcharging me. I've bought meat there, and vegetables and fruit ever since we moved into this apartment; we've paid him hundreds and hundreds of dollars, and—well, I think I ought to talk to him."

Mr. Larry kissed the pink finger-tip, and several more, before he answered.

"Before you make any statements about his overcharging, you must know the prices elsewhere."

"Oh, I do," and she held up a sheet of paper covered with figures, some newspaper clippings and a *Housewives' Marketing Guide* of the current week. "I got these at the Housewives' League meeting."

The clock in the living-room struck the half hour and Mr. Larry reached for his hat.

"That's right—you hand it to the old boy, straight—and tell me about it to-night."

When the door had closed on Mr. Larry, his wife tripped to the telephone and called up Claire.

"I'm going to have it out with my butcher," she announced very firmly. "If you've remembered anything that I've forgotten, now's your chance to help me."

"I'll be over in half an hour," answered Claire briskly. "Mother wants me to answer some invitations for her, and then I'll be free for the morning. It's dear of you to take me on your adventures. By-by."

Mrs. Larry stood looking at the now silent telephone. Certainly Claire was taking the thing splendidly. If only Jimmy knew what was going on! Yes, decidedly, Jimmy ought to know. Having settled this matter to her satisfaction, Mrs. Larry proceeded to act with characteristic promptness. She took her pen in hand—

"Dear Jimmy:

"Clearing out a drawer this morning, I came

upon the program of the Monday Night Dance. Didn't we have a wonderful time? If you are as good a lawyer as you are a dancer, you'll be famous before long.

"So sorry you did not have dinner with us before you left. You must never treat us that way again.

"Can't write any more, because I am going over to my butcher's to take my second lesson in reducing the high cost of living. Claire is going with me. Of course, she'll write and tell you all about our adventures in thrift. I suppose we'll have some wild experiences. But when you really, truly love a man, you don't mind what you go through for him. Not even if this means stalking that ogre, 'High Prices,' to its darkest lair."

She sealed and stamped the envelope with an affectionate little pat.

"It's just as well not to take any chances on some catty Kansas City girl discovering that Jimmy's heart has had a wound that she might heal. I've heard a lot of strange things about the way a man's heart acts on the rebound."

Nevertheless, she was very careful not to allow Claire to see the address on the letter, which she mailed in the first box they passed.

When Mrs. Larry, armed with market quotations, entered the Dahlgren market, with its glittering marble slabs, its white-coated cutters, and its generally up-to-the-minute air, she felt a sudden sinking in the region of her heart. "Jud," the rosy-cheeked, bright-eyed cutter, who always took her order, came forward, book in hand.

"What is it this morning?"

"A roast of beef——"

"Two ribs or three?" he suggested, already writing the order.

"I think I'd like to see it."

"Certainly. Bill, let me have that prime rib, rolled. No, the other cut."

A helper produced a roast, beautifully rolled, all crimson flesh, flecked with rich, creamy-white fat. Jud tossed it on the scales, and in a flash had it off again.

"Not quite eight pounds—two dollars and thirty-two cents. Can't be beat for slicing down



cold. Anything else?" he added. "We have an unusually fine pair of sweetbreads to-day. Some chops for lunch?"

Mrs. Larry was doing mental arithmetic. Claire had been using her pencil. "Two-thirty-two— That's thirty cents a pound."

"What cut is that?" Mrs. Larry asked, with a fine assumption of firmness and indicating the rolled roast, which Jud had tossed into the basket, as if the sale were made.

"That?" echoed the wondering cutter. "That's a Delmonico roast—fancy."

"Haven't you—haven't you a third or fourth rib roast, something cheaper than this?"

"Well, of course, I can give you any cut you want," said the amazed attendant, accustomed to filling unqualified telephone orders. "But I'd advise you to take this—no waste."

Mrs. Larry looked up from her quotations.

"The second cut is only twenty-one cents a pound, to-day. I'll take that."

"Certainly," acquiesced Jud; "but you won't find much saving in that piece, what with bones and tailings." He had flung another roast, un-

rolled, on the scales. "Seven pounds—one dollar and sixty cents. Mebbe you'd rather have three ribs than two?"

Again Claire's pencil moved to the rhythm of figures.

"If it's twenty-one cents a pound, it ought to be only one dollar and forty-seven cents."

"This cut is twenty-three cents a pound."

"But the market quotations say twenty-one cents," murmured Mrs. Larry.

Jud's good-humored face clouded. Here was an experience practically unheard of in the Dahlgren market, and plainly beyond his jurisdiction.

"I guess you'd better talk to the boss."

Mr. Dahlgren stepped forward solicitously.

"Nothing wrong, I hope?"

Mrs. Larry felt her color rising. The few women in the market, like herself, were well-groomed, well-tailored. They turned and stared at her and Claire. Price-haggling in a shop of this class suddenly seemed cheap and common. And yet she was determined to put into practice the lessons in meat buying she had learned

at the Monday morning meeting of the Housewives' League.

"I don't quite understand why this cut, the third and fourth ribs, is twenty-three cents a pound when the Housewives' League price says twenty-one cents," she explained, proffering Mr. Dahlgren the printed sheet.

The butcher's shrewd experienced glance swept the line of quotations.

"Ah—hem—yes, I see. U'm—Quite so. Twenty-one cents to twenty-three. That's right. Twenty-three cents—and that's what we're charging you."

"But," murmured Mrs. Larry, trying to look severe, "why do you charge me the top price instead of the bottom one? I am a regular customer. I pay my bill weekly, which is as good as cash, my husband says." Being launched, she felt quite courageous. Surely this was the way Larry would talk to competing firms!

"I have been marketing here for three years and have paid you hundreds of dollars."

"I appreciate all that," said Mr. Dahlgren good-naturedly, "and I want to hold your trade;

but we do not carry the twenty-one-cent grade. See?"

Decidedly Mrs. Larry did not "see," and her puzzled face betrayed the fact.

"The difference between twenty-three cents and twenty-one cents does not represent the whim of the butcher, Mrs. Hall, but the grade of the beef sold, and I might say, also the expenses of store management—what your husband would call overhead expenses. This particular roast, cut from the Argentine beef mentioned in your *Marketing Guide*, could be sold by some butchers at twenty-one cents a pound, because the Argentine beef wholesales at ten to ten and a half a pound. But I handle only fancy, native, stall-fed beef, which wholesales from fourteen and a half to fifteen and a half cents per pound. Our prices here are regulated by what I pay, which is always top notch for selected meats, and by the expense of running the shop. Cleanliness, modern equipment, highly paid clerks, good telephone and delivery service all come high. Then, of course, in a shop like this heavy accounts are carried——"

"Oh—then I pay not only for the meat I buy,

but must make up your losses from charge customers who do not pay. I really gain nothing by paying my bill weekly."

A great light illuminated Mrs. Larry's marketing vision. Mr. Dahlgren looked uncomfortable.

"Oh, I wouldn't say that, Mrs. Hall; but the sort of custom I have, what we call A-1 charge trade, demands the best——"

"It can," asserted Mrs. Larry significantly, "if it does not pay."

"I can't offer you seconds in meat, poultry or vegetables. Now, take this lettuce——"

He picked out a head of choice lettuce and pulled the leaves apart.

"See? Not a withered leaf, not a single leaf you could not serve on your table. Fifteen cents. Well, you can go to the dago stand round the corner and buy lettuce for eight or ten cents. My lettuce you have charged and delivered in clean baskets, by clean, respectful delivery boys, and you'll have enough for two salads. The Italian sells you lettuce that is withered on the outside from long standing in his hot cellar, or small heads from which all the



outside leaves are stripped. You pay cash, the lettuce is dusty, it is delivered by a dirty little ragamuffin who ought to be in school, and you get one salad as against two from the head bought here.

“Same way with those meat quotations. I went down to hear that lecture. I sort of felt some of my customers would be there. The man who gave what you called your meat demonstration is one of the biggest dealers in this city. He wholesales as well as retails. He does not carry a single retail charge account. He would not give credit to a woman who had traded with him ten years. Every sale is a cash transaction—no waiting, no chance of loss. Of course, he can undersell a man like me. I don’t pretend to compete with him. You can go to his market—across town—or you can order by telephone or postal card, and he will give you good meat, not fancy grades like I carry for my exclusive trade, but good meat, and you will save money. His rent is less than mine and he pays smaller wages. I am not knocking his meat; but I will say that if you take his roast at twenty-one cents a pound and mine at twenty-three



cents a pound, and treat them exactly the same way, you'll be able to tell the difference. It's in the flavor and the tenderness and the juiciness, and of the twenty-one-cent roast Mr. Hall will probably say: 'Roast a little dry and flat to-night, isn't it?' "

"Then this *Marketing Guide* is really no guide at all?" sighed Mrs. Larry, suddenly recalling that she had meant to clean the baby's white coat this morning, and here she was spending precious minutes unlearning what she thought she had learned so well.

"Oh, yes, it is—if you know how to use it. Take this one item alone. 'The market is flooded with Florida oranges and grapefruit.' That's your chance to lay in a supply of both fruits while the wholesale prices are down. 'Cranberry shipments are heavy and market glutted.' That's true, too. Cranberries have sold a few weeks back for twelve cents a quart. I am selling now for nine. It would pay you to make up some jelly and set it aside, or, if you have a cool place, you can keep the raw berries just as well as we can. Just now the manufacturers of ——— bacon are cutting prices—they

are overloaded. I can save you three cents a jar if you want to buy a quantity and stock up. Next week it may be back to the old price."

"And these prices change all the time, like this? Why haven't you told me such things before?"

"Well," said the butcher, trying hard not to smile, "you never asked me. You usually order by phone, and—"

"You can send me the roast—the second cut at twenty-three cents—five quarts of cranberries and a dozen jars of bacon," said Mrs. Larry out loud. Inwardly she calculated: "Fifteen cents saved on cranberries, thirty-six on bacon. Every penny cut off what it might have been, saves just a little bit more."

Safely back on the sunlit street, Mrs. Larry and Claire glanced at each other. The faces of both were a trifle flushed.

"I've had more agreeable experiences," commented Mrs. Larry, with a wry smile.

"I don't care what happens," said Claire, looking straight ahead, "I'm going to win out in this game. It means everything to me."

Whereat Mrs. Larry felt an inward glow. She hadn't made any mistake in writing to Jimmy Graves.

"If you feel that way about it, I'll telephone you my plans every day."

"Do," said Claire, as she hurried away.

Frequently, when Mrs. Larry discoursed on the happenings of the day to her husband, she felt that Mr. Larry was not so deeply interested in domestic problems as a carefully chosen father might be. But on the memorable evening after her discovery that the same cut of beef might sell for twenty-one or twenty-three cents a pound, and for a very sufficient and convincing reason Mr. Larry gave her remarks flattering attention.

After he had studied the *Marketing Guide* and gone over Mrs. Larry's figures, he drew her down into the great chair that had been built for two and which faced the sputtery gas log.

"Tell you, little woman, you are all right! I supposed it cost just so much to keep up our table, and there was no use fighting the high

cost of living, but I believe you are on the right track. Finding the cause of high prices is the way to begin."

"And, Larry, one cause of our high prices is the neighborhood in which we live."

"Well, we're not going to move out of it. I won't raise my children in an undesirable neighborhood just to save two cents a pound on meat."

"I have an idea!" remarked Mrs. Larry, snuggling closer in the arm that seemed always waiting for her. "If the cheap markets can't come to our neighborhood because of the high rents, I'm going to them. All of them deliver. The man who talked to the League said so; I don't suppose the East Side butchers would come over here more than once a day."

"And his system of delivery at all hours is one of Mr. Dahlgren's heavy overhead expenses, remember."

"And you're not to complain, understand, if sometimes there is a shortage in tenderness or juiciness of roasts."

"I'll be the best little victim of your experi-

ments in thrift that ever was," said Mr. Larry assuringly.

"Oh, Larry, that's the very idea! Every day will bring its adventure in thrift. I'll have my next trip in the morning."

"Why don't you start with the open market?" suggested Mr. Larry.

"I thought they were just for the poor."

"They are run by the city for the people—and we are the people, aren't we?"

"Well, not *just* people—when you have the darlingest and most understandingest of husbands—"

"And the most calculating and parsimonious of wives."

"Now you're making fun of me. But I'll try the city market to-morrow. There's one at the end of the Broadway car line."

"Yes; at the old Fort Lee Ferry. You ought to catch some New Jersey farmers there, with fresh butter and eggs."

At ten the next morning Mrs. Larry and Claire started for the people's market. This was Mrs. Larry's usual time for marketing.



At ten-thirty they sprang from the car, near the dull, redding-brown ferry house, and looked around for the market with the true country atmosphere. Near the recreation pier were scattered a few wagons that suggested the hucksters who sometimes dared to invade the sacred precincts of her exclusive neighborhood, with heaps of over-ripe pineapples and under-ripe apples. Here and there were push carts, such as Mrs. Larry had seen that day when she had "slummed" through the great East Side in search of a wedding gift in old Russian brass. A few rickety stands completed the background, and these were heaped with sad-looking poultry, tubs of butter, and crates of eggs, bearing striking black and white signs that announced big cuts in prices.

Hucksters, pedlers and sharp-featured tradesmen greeted them with strident price quotations. But Mrs. Larry's glance sought in vain for the kindly farmer and his wife, the sort she could suddenly recall as handing her bits of home-made cake, pot cheese or a tiny nosegay of garden flowers in the days when



she had gone to early market with her grandmother in a quiet Pennsylvania city.

A neatly dressed man, with a semi-official air, who had evidently noticed their bewilderment, raised his hat and spoke courteously:

"Is there anything special you want?"

"No; nothing special—we thought we'd like to see one of the city markets."

"Well, you're a little late to see the market at its best. I'll explain, if you don't mind. I'm on Borough President Marks' committee and we are very anxious to interest New York housekeepers in these markets."

"But it's not clean," protested Mrs. Larry, driven to frankness by her disappointment.

"It's as clean as any open market can be kept. Everything is cleaned up and flushed every night, but you see people have been trading here since six-thirty this morning."

"As early as that?" exclaimed the astonished Claire.

"Yes, the farmers are early birds. They are the first to arrive and the first to leave. They sell out in no time. One man brought in

two loads weighing about five tons each, solid produce, and his wagons were empty in two hours. Among other things he sold six hundred bunches of celery at ten per cent. less than you can buy it at your fancy grocery store. He sold small heads of cabbage for four cents, large for eight, solid as rock and fine for cold slaw. You may pay the same in your store, but the heads are soft and wasteful. His cooking apples brought ten cents for a two-quart basket that grocers sell at fifteen or twenty, according to the customer. We've got rid of eight hundred pounds of fresh fish, brought direct from Monmouth, New Jersey, by a real fisherman. On Friday we'll sell one thousand eight hundred pounds caught by the same man and his neighbors."

"Then these," murmured Mrs. Larry, indicating the straggling wagons and push carts, "are not farmers?"

"No; these are hucksters, mostly, or small dealers. You could buy for the same prices at your door or at their stands down-town. We group the farmers under signs: 'FARMERS' WAGONS,' and discourage hucksters

who fix wagons to look like the real farm article.

"We have a representative of the Department of Weights and Measures to receive complaints, and to test weights and measures. This morning we ordered off a push cart man because his fruit and vegetables were not fresh. We are doing everything in our power to protect housewives and encourage them to patronize the open market, because that means more farmers will come here. And we are aiming to bring about direct connection between producer and consumer—farmer and housewife."

"But what of that wagon," inquired Claire, indicated a huge delivery wagon bearing the name of a prominent down-town department store, "does that firm sell fresh food?"

"No; staple groceries which they can buy in huge quantities, like five pounds of granulated sugar at twenty-three cents, when your grocer and mine are charging us at the rate of three and one-half pounds for eighteen cents. This firm delivers orders. The farmers, the hucksters and stand men can not. But we arrange for that by having a man who will deliver the

ordinary market basket from any of our open markets at ten cents."

"Then the delivery is extra and cuts into the saving on prices?"

"Not enough to notice if you buy in good quantities. Now figure this up for yourself. What are you paying for potatoes?"

"Twenty-five cents a basket."

"How big a basket; how many pounds?"

Mrs. Larry stared.

"Pounds?—I never weighed them."

"But that's the only honest way to sell potatoes. Big potatoes leave huge air holes in the basket that weigh nothing. Well, here are seven pounds for ten cents. The same quantity by measure would cost you at least fifteen cents. This head of cabbage at six cents would cost ten in your store; six bunches of beets here for ten cents, two bunches in your store. Two quarts of onions five cents, ten in your store. Three fine rutabagas for eight cents; I paid eight cents for one like these down-town. You can afford ten cents for delivery on a list like that."

"I would save about thirty cents. Ten cents

would go for delivery, ten for car fare—and my time—”

“Well, of course, you have not bought much, considering that you must have them delivered and you must pay car fare. Women like you from the distance must either buy in larger quantities or carry things home on the car.”

“Carry them!” exclaimed Mrs. Larry.

“Yes; women come here with old suit-cases and bags. Women with babies bring the babies in the carriages and fill the front with vegetables, etc. Mothers of older children use the little express wagons. They don’t spend ten cents for deliveries.”

“Do—do many ladies come here?”

“Say, if you want to see ladies marketing, you go over to the market under Queensboro Bridge to-morrow morning—*early*.”

Mrs. Larry laughed joyously over her recital that night.

“Evidently the early bird has come back into style,” was her husband’s comment. “Are you game for the early market?”

“Indeed I am,” declared Mrs. Larry. “Just think! I didn’t save a penny to-day—lost time



and money—because I didn't know enough to dig out your old suit-case. Anyhow, I think it is cowardly to market with a bag or suit-case. My grandmother and aunts carried a market basket, and so shall I."

"Hurrah!" shouted Mr. Larry. "A fig for convention-bound neighbors. But do you own one?"

"I just do," responded Mrs. Larry proudly. "Aunt Myra sent it to me last fall, packed with pickles and jelly."

And the next morning, after wafting a kiss to the sleeping Mr. Larry and stealing a glimpse at the rosy-cheeked small Larrys, she drank a cup of hot coffee, munched a roll, and by eight o'clock was at the Queensboro Bridge market.

But she was not accompanied by Claire on this trip. The girl's enthusiasm was beautiful to see, but Mrs. Larry was a cautious person. She did not want to kill it by drawing on it at seven A. M. The family of Pierce were not early risers.

"Ah, this is something like," she sighed as she saw the groups of farm wagons from Long



Island, with tanned lean men handling poultry, eggs and vegetables. She bought with enthusiasm fowl that she knew were fresh killed and picked, at the price often charged for cold storage poultry; vegetables that were firm and fresh; fruits at close to wholesale prices. The farmers and dealers helped her pack her basket compactly. All around her were comfortable-looking, well-dressed women. Beyond the line of wagons, push carts and stands was a second line of automobiles, many of whose owners were marketing at her elbow.

"It's the automobile folks that are saving money," said a farmer's helper, as he packed a crisp head of lettuce into the last corner of her basket. "You'd die to see how it riles their chauffeurs to have to come for the baskets."

The baskets, of course—and Mrs. Larry suddenly realized that her arm throbbed like the proverbial toothache. She had a full block to walk to the car, a transfer to make, and two blocks to walk at the other end of the line. The prospect was not cheering. She sought out the man who had contracted to deliver baskets at ten cents each.

"What time shall I get these goods?" she asked.

"Before nightfall," answered the man.

"But this chicken is for dinner," she said. "I must have it by two o'clock."

"Then you had better take it with you," said a by-stander, a competent-looking woman.

Mrs. Larry unpacked the basket, had the fowl, some sweet potatoes and celery done up in a big paper sack which she could carry, and turned the balance of her marketing over to the delivery men.

Why in the world hadn't she thought of this and let Claire bring them both over in the Pierce limousine? Well, she'd know better the next time. And she turned over the silver lining of this particular domestic cloud so quickly that the young bride, sitting opposite her on the cross-town car simply had to smile back. After which they fell into conversation.

"I've just about decided," the younger woman remarked, as she looked at Mrs. Larry's great bag of provisions, "that you've got to pay the high cost of living either in money or time or strength. I bought four dollars' worth

of produce this morning for about two dollars and seventy-five cents. That is, I save about one dollar and twenty-five cents on what you'd pay to the grocer on your block, or your regular butcher. But it takes two hours of my time, and then we can't tell how long these city markets will last. If they are to be open in winter, the city will have to lay floors of concrete, my husband says, and provide better protection all round. That means the city will have to charge the dealers for rent, and then—up will go the prices. Seems like you have to pay somebody his price or give a lot of yourself in saving."

"It is discouraging," said Mrs. Larry. "The chief trouble I have is in taking care of goods in quantity after I buy them. You have no cellar or pantry in an apartment-house. There are closets and bins enough in my kitchen, but winter and summer it's too hot, vegetables and fruit spoil."

"And that eats up what you save going to market. Buying in small quantities comes high. Now if a lot of women could go together and buy and then divide up, they could save money."

"Oh, I've heard of that system. They're called 'Marketing Clubs.' I believe there's one in Brooklyn. Suppose we look into it," she added.

"I'll have my husband get the president's address. He knows some newspaper men and the club has been written up lots of times. Oh, yes, I remember the president's name is Mrs. Bangs."

So they exchanged cards, and, much to their amusement, discovered that they lived on the same block. The little bride's name was Mrs. Norton, and, as they parted at her door, she bound herself to join Mrs. Larry, Teresa Moore and Claire Pierce on their adventures in thrift.

"It's so much nicer to travel in pairs than in odd numbers," said Mrs. Larry.

"It's awfully good of you to let me come," answered Mrs. Norton. "None of my intimate friends are particularly interested in this sort of thing, but I've just got to be."

Mrs. Larry shifted the heavy parcel to the other arm.

"Every wife would be happier if she was

interested. I'm beginning to think that she really can't be happy if she isn't—efficient, though my husband hates that word.”

“So does mine,” said Mrs. Norton, and having found that their husbands were of one mind, they decided that it was a real bond between them.

## CHAPTER IV

*"A wise woman knows that economy in money isn't always real economy."*—H. C. OF L.  
PROVERB NO. 4.

MR. LARRY tasted the second mouthful of lemon pie and glanced at Mrs. Larry. Then he plunged into the business of finishing off its yellow and white sweetness, just as if it had been Mrs. Larry's very best brand of dessert.

"Oh, Larry dear, don't—*don't eat it*. It's simply fearful—and I bought it at the exchange, too. I guess she put too much corn-starch in it—or didn't cook it enough."

There was the hint of tears in her voice, and her chin quivered just enough to deepen the dimple that cleft it. Down went Mr. Larry's after-dinner coffee cup, and in two strides he was round the table, throwing his arms about her. He spoke very tenderly:

"What is the matter, dearest? Are you sick?"



"No—honey—I'm just a little fool!" And now the tears flowed frankly and unchecked.

"You're nothing of the sort, and one lemon pie—"

"It's not the pie, Larry, it's—it's *everything*! Ever since I started to cut down our table expenses, I've been losing money in other ways. I can't be in two places at once, can I?"

Mr. Larry shook his head.

"And so—when I'm chasing all over town looking for cheaper markets, things go wrong here at home. While I was picking up bargains in poultry and vegetables in the city market last Saturday, Lena broke one of my best goblets—they cost me forty-five cents each—there went all I saved on vegetables. I never let Lena wash the fine glass and china when I'm home.

"Then this afternoon I went to Mrs. Norton's to talk about organizing a marketing club to buy in quantities, and suddenly remembered I had made no dessert. The exchange charged sixty cents for that apology for a pie. I could make the real thing for twenty."

"You bet you could," remarked Mr. Larry, heartily if inelegantly.

"And the cleaner charged me one dollar for cleaning baby's coat. I've always done it myself with a quarter's worth of gasoline. So here I am, trying to work out some method of reducing household expenses, but neglecting my house and cooking and wondering whether in the end I'll have saved even a single penny."

"Experiments are sometimes costly, but if they develop into labor savers or expense reducers, they are well worth while. You remember Maguire, who insisted that if the firm would give him time to experiment he could make one of our machines double its capacity? The firm agreed and paid his salary for two years. Then suddenly he turned the trick, and cut down expenses in that particular line of output about one-third. That paid, didn't it?"

"Oh, Larry, you are *so* comforting. I do think there must be something in cooperation, in buying directly from producers in large quantities, because everybody is talking about it."

"Then stop worrying about the little leaks

and stick to it till you find out where the big saving lies," said Mr. Larry.

"And, by the way, here's a letter I found under the door and forgot to give you before dinner. Of course, I'm not jealous—but I have a natural curiosity to learn what Kansas City man dares write my wife."

Mrs. Larry reached for the letter, worry vanishing before the sunny smile.

"Jimmy Graves! Give it to me instanter!"

Mr. Larry retained his grip on the letter and looked at her accusingly.

"Now, little woman, don't you try to under-study destiny. It's ticklish business to patch up a quarrel between sweethearts. Better let them work out their own salvation."

Mrs. Larry possessed herself of the envelope, patted the hand that relinquished it, and replied:

"Did you ever think, honey, how many young couples, blinded by anger, self-pity or pride, can not see the road which leads to the salvation of their happiness? Well, I just painted a sign-board, not another thing, Larry, so let's see whether Jimmy read it aright."

"Dear Mrs. Larry," ran the letter—"It certainly was good of you to write me so kindly after I rushed out of town without so much as telephoning, but, manlike, I left a lot of things till the very last minute. And it was jolly to hear of the adventure in thrift which you and Claire are sharing. You know the sort of girl she is, too modest to let even the man who loves her know how thorough and earnest she is. She hasn't written me a word about it, and perhaps she won't, so if you have time to drop me an occasional line about your jaunts, I sure would enjoy it. And when you've done all the stunts, perhaps I might come on and blow you both to a dinner, reward of virtue and all that sort of thing. That is, if you think it wise for me to come.

"My regards to old Larry and chuck both the kiddies under the chin for their adopted Uncle Jimmy.

"P. S.—Don't let Claire overdo the thing. Remember I am trusting you with the biggest thing in my life."

Mrs. Larry raised shining eyes to her husband's face.

"Oh, my dear, can you read between the lines? He doesn't admit that anything has happened between them—man creature that he is—but he is starving for a word of her."

"Well, why don't you tell her?"

"Honey, she'd never speak to me again. No—I shall just write an occasional sign-board for Jimmy. Claire doesn't deserve one."

"Don't be so hard on Claire, dear. Remember, she didn't have your advantages—a sane home life—a fine wholesome mother who believed in marriage for love—"

"To say nothing of a man worth waiting and working for—" interrupted Mrs. Larry.

"Outside the question, madam. Claire has been raised in the atmosphere of personal luxury and in the belief that there is nothing worse than having to do for herself and for others. If she wasn't vastly different from her pleasure-loving mother, Jimmy Graves never would have had a chance with her. It would have been a millionaire or nothing for her."

"And as she has turned her back on millionaires, I propose to do my part in steering her toward happiness with the common or garden



variety of husband. But, of course, this must be done tactfully. So, when she comes for the conference to-night—you are to act as if she just dropped in accidentally and we insisted on her staying to see the fun.”

“Fun! Um-m—” murmured Mr. Larry. “If this conference is on the practical question of reducing the cost of living, and Claire betrays interest, I fear she will rouse the suspicions of sharp-eyed, clever Teresa Moore. Why can’t you women play the game of being in love, like we men do, open and above aboard?”

“Because, dearest husband, for generations we have been taught that a ‘nice’ girl does not flaunt love. Your grandmothers might have died of love, but admit it—never. However, at the present rate of liberation, we’ll soon be proposing—”

“Do you really believe that men propose? Why—”

“Now, Larry Hall, don’t you dare start that moth-eaten argument. You did—”

“Of course, but *you* were an exceptional girl—”

Having admitted that such might be the case



and having escaped from her husband's enfolding arms, Mrs. Larry outlined the evening's plans.

"You remember that dear little Mrs. Norton I met coming from the Queensboro market? Well, she and I decided that on this block are enough housekeepers to form a market club—"

"No doubt the lady across the hall, with the chestnut locks and the five hundred dollar Pekinese, will be deeply interested in such a project."

"Now, Larry, don't be discouraging. We have been looking over our neighbors, and we're going to start with the ones that take their own babies for an airing on the drive."

"Wise and observant lady!"

"I wrote to Mrs. Bleecker Bangs, president of the Brooklyn Market Club, for suggestions, and she answered right away. Her letter with the clippings she enclosed will help us outline our plans."

"And who are 'we'?"

"Mrs. Norton, Teresa, Claire—"

"Then I'm expected to furnish a valid excuse for spending the evening away from home?"

"No, indeedy. You stop right here. Mr. Norton and Mr. Moore are coming. You men can help us organize. You ought to help. It's your money we're trying to save."

"Quite so;" responded Mr. Larry, with sudden gravity. After all, these investigations did seem to mean quite a lot to the men who earned the money.

So at eight o'clock, Mrs. Larry faced her little audience of six, Mrs. Bleecker Bangs' letter in hand:

"400 Lafayette Avenue, Brooklyn, N. Y.

"My Dear Mrs. Hall—I would be very glad to supply you with suggestions for organizing your club, but my time is taken with writing. Ladies by dozens are asking me how to organize and should be instructed. So I send you newspaper clippings, interviews with me, which will do just as well. Follow the suggestions in these articles and you will have great success, I am sure.

"Sincerely,

"Charlotte R. Bangs."

“Explicit and to the point,” remarked Mr. Larry. “And now for the clippings.”

“‘On Friday evening,’ Mrs. Larry continued, “every member of the club comes to see me and brings a list of the things she would like to have purchased for her. She also brings her money, because everything is cash, and I have to have the money to pay as soon as I have made my purchase. I go to the market about eight o’clock, because the busiest time is over then, and I can pick up bargains. That is the whole secret of saving by this plan—buying bargains which are going for almost nothing. For instance, a broken basket of fine Hubbard squashes will be offered at a very great reduction, because the busy time is over.

“‘I purchase to the best advantage I can. The things are delivered at my home early in the afternoon, and all the housekeepers come over and take their things home, and settle the account then and there.

“‘The rules of the club are not many nor very complicated. We hold business meetings once a month for the purpose of making a schedule

of buyers. That means four members each twenty-eight days; two trips to market for each member. When it is inconvenient for a member, she gives her reasons, and usually some other member is ready to step in and exchange with her. Of course, each club member knows who is to buy that week. Monday and Thursday nights each member of the club sends in a list of the things she wants, with the quantity and the money. The marketer combines these lists to get the quantity as well as the articles.

“‘What happens if only one person wants a small quantity of one particular item? That article is crossed from their list, and they are warned, so they can get it from the greengrocer. We had a lot of that when the club first started; now it seldom happens. Even when it did happen, and the various members bought one or more items each week from the greengrocer, they saved so much on the staple items bought wholesale that we have never had one who willingly withdrew from the club.’”

Mrs. Larry paused dramatically, and Mrs. Norton murmured, “Lovely!”

“Does she give any actual comparison be-

tween her prices and what the ordinary housewife pays?" asked Mr. Moore.

"Oh, yes," answered Mrs. Larry. "Here's a table:

	Retail Grocers' Price	Market Club Price
Lettuce, a head_____	10c	21½c
Squashes _____	5c	1c
Celery, a bunch_____	15c	41½c
Best butter _____	40c	29c
Best eggs, a dozen_____	40c	26c
Potatoes, a bushel_____	\$2.40	\$1.25
Apples, a bushel_____	1.25	50c
Tomatoes, a quart_____	10c	2c
Cauliflower, each _____	10c to 15c	31½c

" 'Besides, we pick up bargains by getting in after the rush is over. Only last week I bought beautiful lettuce at a cent a head. Earlier in the day it had sold at two and a half cents the head to greengrocers, who retailed it at ten cents.

" 'Do we save as much as that, the difference between two and a half and ten cents on everything? On a good many things, yes!'



"Imagine! Last Thanksgiving she bought white grapes by the keg," interrupted Mrs. Larry; "sixty pounds at eight cents a pound, when all retailers were asking us eighteen and twenty cents. Just listen:

"'At the end of each year the secretary makes her report, showing approximately how much the members of the club have saved. The difference is between the wholesale and retail prices of food supplies. Last year's report showed a saving of nearly sixty per cent. That was our banner year, but we have never run below forty per cent. At first I counted on saving forty per cent.; now we think it safe to say we save fifty-five per cent.'

"Now, Teresa, isn't that great?"

"It is, my dear—too great to be practical or to last. I investigated the Brooklyn Market Club when it was first started several years ago, and found it was practically only for Mrs. Bangs and her particular little group. In that group were her own married daughters and a very few intimate, tried friends, who understood one another and worked out the plan systematically. Then, for months Mrs. Bangs gave



herself over to running the club. She had no children at home, nothing to interfere with the successful management of that little organization. In fact, when I asked her whether any one else would take up the work if she dropped it, she said she was quite sure no one could. And any organization which demands an enthusiast, a fanatic, as its manager is not practical."

"But, my dear woman," remarked Mrs. Norton briskly, "surely any of us could train ourselves for the work."

"Any one who does must be paid for it, must make a business of it, because it will take all her time. I don't want to throw cold water on your lovely plan, Mrs. Larry," she said affectionately, "but I don't want you chasing rainbows. Let us analyze some of Mrs. Bangs' figures and compare them with our own needs. You speak of organizing a club of six. Well, let us say ten, if we are to buy in such quantities. Very well. Mrs. Bangs buys sixty pounds of white grapes in order to secure a keg at the rate of eight cents a pound. What would you and I do with six pounds of grapes? How could

we keep them until they were used, in our little apartments? And do you know what lettuce at two and three cents a head means? Buying a sack or crate of it. We'd receive about eight heads, each one of us—and how much would we have to throw away when it spoiled on our hands? My husband won't live on lettuce!

"And then there is the question of delivery. I have bought fruit wholesale for preserving, and paid from twenty-five cents to a dollar for having it delivered. At the lower figure, you wait till the expressman pleases to deliver it. Then comes the question of distributing it from the apartment at which it is delivered. How would your kitchen look if it was the delivery center, and we divided up sacks of potatoes, barrels of apples, kegs of grapes and crates of lettuce?

"And can you see us, all creeping home after nightfall with our supplies, leaving you and your girl to clean up the mess? Not for my kitchen, Mrs. Larry."

A silence followed these few spirited remarks.

"That does put it in a new light," said Mrs.

Norton at last. "But it looked so lovely on paper."

Claire echoed the sigh.

Mrs. Larry, her shoulders drooping pathetically, was folding up the clippings.

"Don't let me discourage you," continued practical Mrs. Moore. "If you think you can organize and secure ten women willing to give a great deal of time and put up with considerable inconvenience in order to save, perhaps, ten per cent. in the final accounting, go ahead and try it; but I thought you ought to know that I had thoroughly investigated Mrs. Bangs' plan and found just where it fails us women in small apartments. I do not think her club even exists now, but it served an excellent purpose—it made Mrs. Bangs an authority on household economics and marketing, and she is very busy writing for publication."

"Well, then, it helped some one," remarked Mr. Larry, trying to speak lightly, and wishing he could pat Mrs. Larry's hand without being caught in the act.

"Oh, yes, each of these cooperative plans has its good points," continued Mrs. Moore. "I have

two friends living in Chicago who belong to such an organization, and they save a great deal, but they deal directly with the producers."

"How?" asked Mr. Norton, deeply interested.

"By parcel post, express and correspondence. Their organization grew out of the old Fifty-first Street Food and Market Club, formed to clean up the markets and groceries and stands in their neighborhood. From cleaning up food, they naturally turned their attention to cutting down prices. One of the leading spirits of this club, which is little more than a group of practical, earnest neighbors, is Mrs. J. C. Bley, president of the famous Chicago Clean Food Club, and active in all the good works done by the household economic department of the equally famous Woman's Club.

"This little band of economists buys potatoes, apples, butter, eggs, poultry, etc., direct from farmers. One of their number acts as purchasing agent and general secretary. She carries on the correspondence with farmers, has all goods shipped to her house and sends for her coworkers when fresh consignments arrive. She is practically the middleman for the rest of

the club, and receives a small commission from the members. And she is worth it, because she conducts their business admirably, and saves them as much as one-third on their supplies.

"Mrs. Bley, a most practical woman, is deeply interested in the experiment, and hopes to extend the movement until farmers' wives and city housekeepers know each other better and are mutually useful. When I visited her home last she was making a special study of cartons for the parcel-post service for her club members. I call that practical."

"But how do they get in touch with the farmers?" inquired Mr. Norton.

"Through the granges and their secretaries. All farmers' societies are encouraging direct sales by parcel-post system. That is the hope of the woman in the small city apartment or modern cottage, deprived of cellar, pantry or storage space.

"For the more fortunate woman who can still boast a cellar with dry bins, or a huge pantry, I imagine that the cooperative league, run by Mrs. Ellms of Cincinnati, would be ideal. I can not give you the particulars, but my



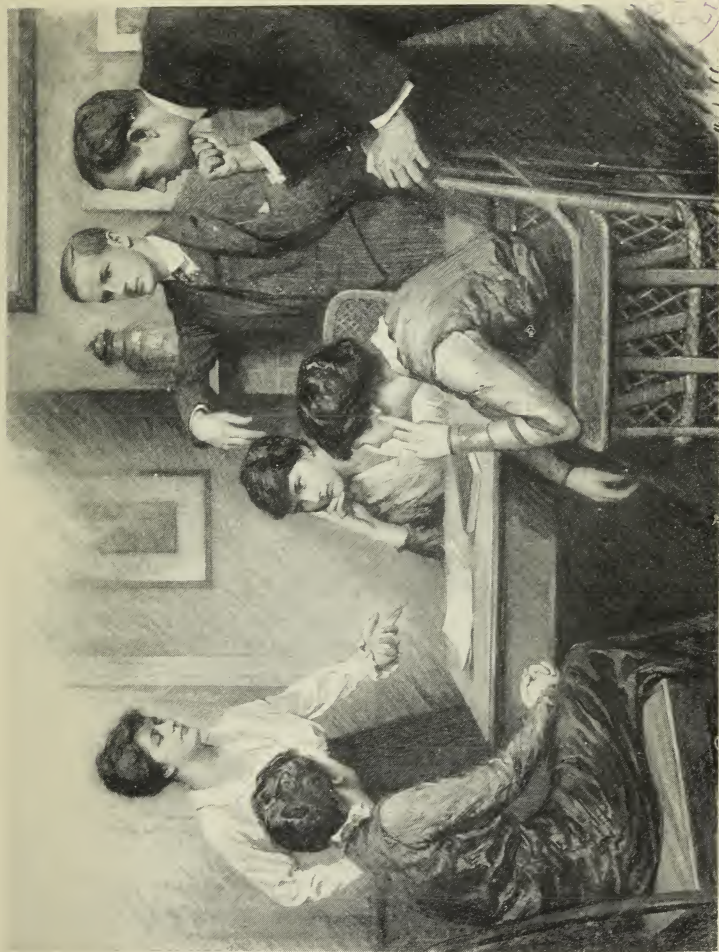
cousin, Emily Tyler, can, because she was a member of the organization when she lived in Cincinnati. Wouldn't you all like to come round to our house Friday night and meet her?"

The invitation was accepted with enthusiasm, after which Mr. Larry rolled back the rugs and Mrs. Larry turned on the phonograph for one-stepping, while Lena appeared with a fruit punch and little cakes. For, as Mrs. Norton philosophically remarked—"What's the use of taking economy so hard that you get to hate it?"

Mrs. Tyler, formerly of Cincinnati, now of Flushing, New York, proved to be a plump and friendly young matron, with deep blue eyes that took on a violet tint when she talked earnestly on cooperative buying.

"You see, I've brought the documents in the case," she said smilingly, as she pointed to a quantity of printed matter on Mrs. Moore's library table. "But you must stop me the minute you feel bored. I'm so homesick for my Cooperative League that it is a joy to talk about it.





BOSTON  
PUBLIC  
LIBRARY

"I've brought the documents in the case"



"First, let me introduce you to what I consider the most practical organization of practical women in the country——"

She held up a tiny button: "National Housewives' Cooperative League" ran the inscription.

"And then to its very capable and practical president, Mrs. Joseph W. Ellms."

And here she produced a photograph of a refined, rather intellectual-looking woman, face oval, mouth firm, eyes looking keenly through glasses, hair parted and waved over a fine white forehead.

"Mrs. Ellms, with our splendid secretary, Miss Edna O. Crofton, keeps the sincerity of this organization always alive. For cooperative buying needs sincerity, firmness and steadfastness of purpose. No compromising with the corner grocer or a heedless servant if you want to be a real cooperator!"

"Our League started in a very funny way. We had a typical organization of mothers known as the Hyde Park Colony Mothers' Club, with meetings devoted to the conventional discussions of children, their care, feeding, education

and discipline. One afternoon a member read an unusual paper on the increased cost of living, and especially the power which women control as the spenders of the family income. I think it roused what Mrs. Ellms calls our enlightened consumers' conscience. I know that I saw for the first time my duty as the dispenser of my husband's earnings.

"That was five years ago. To-day the League in Cincinnati alone is the buying power for three hundred families, and is growing steadily. No society of this sort can have a mushroom growth, because the cooperative idea does not appeal to emotional or impulsive women. Our Cincinnati membership is divided into three centers. Then each center is subdivided into groups of ten members, each having its own local director. All public meetings are held in the public library and its branches. Demonstrations (tests in foods, weights, measures, etc.) and distributions are made at the homes of the directors. These directors are the purchasers for the various groups, except when supplies in carload lots are to be bought. Such

purchases are then made by the executive board, consisting of the president, the officers and the directors.

"None of these women are salaried officers. They are anxious to serve for the experience gained, the educational value of the work, and the benefit each gains for herself and her neighbors. No woman can do this work and not keep in touch with the many-sided question of economics. She corresponds with farmers, manufacturers, merchants big and little, government officials and professors of household economics and civics. She must know the true values of such supplies as soaps, cleansers, etc., as well as foods.

"To give you an idea of our system, last fall we bought flour at five dollars and fifty cents a barrel, wholesale, delivered to the homes of members. The market price then for a single barrel was six dollars and fifty cents. It is now seven dollars and fifty cents. So you see, the new member, paying her initiation fee of fifty cents and her annual dues of fifty cents, saved them at once on her one barrel of flour.



"Here is Exhibit A—Bulletin No. 1: Duties of local directors. I want you to see how good a business woman a director must be."

She passed around a printed sheet, five by eight inches.

1. Visit wholesalers, commission men and jobbers, and ascertain wholesale prices on foodstuffs. Also get in touch with the producers as far as possible and buy directly from them.

2. Buy in large quantities, that is, in barrel and case lots, since the larger the quantity the less will be the cost.

3. Have all orders shipped to one place, preferably the home of the local director.

4. The director must own reliable scales and measures, and keep an accurate account of all goods bought and pay all bills incurred by her own center.

5. Each month the local director shall appoint a committee of three women, to whom she shall submit a record of all expenditures and receipts, together with the original bills for examination and approval.

6. Each member participating in any pur-



chase shares proportionately according to the amount taken, in the cost of freight and express charges.

7. Each member of a center must agree before an order is sent to take and pay CASH for her portion of order when received.

8. Members failing to take their orders, when ready for delivery, shall forfeit their portion, the same to be sold by the director in any way she sees fit to reimburse herself.

9. Goods delivered by the director without payment shall be on her own responsibility, and should she fail to receive money due, she should have recourse to the usual methods of law to obtain settlement. Neither the League nor its officers hold themselves responsible for debts incurred by local centers or their directors.

“You probably saw in the paper how last fall we bought a carload of potatoes from Michigan, saving fifty-five cents a bushel. Our Thanksgiving and Christmas turkeys we bought direct from farmers, country dressed, i. e., drawn and fully dressed instead of merely picked, thereby saving more than five cents on

the pound. I could give one instance after another, but to sum it up I would say that our aim is to set a wholesome, attractive table for a family of six persons on fifteen dollars a week.

"But you understand, the directors alone can not accomplish this. They must have intelligent cooperation from each housewife in ordering the supplies to be bought in quantities. Our League sounds the death knell of corner-grocery-to-table buying. A cooperator must plan her purchases well. And to help her do this our president has prepared some admirable bulletins, two of which I happen to have with me."

The men in particular were much impressed by the carefully arranged suggestions on these bulletins. Then Mrs. Tyler went on:

"The educational campaign goes on the year round. We have our own organ, the *National Cooperative Housewife*, issued monthly for members and filled with practical food suggestions, reports of local meetings, market reports and more market news. Just now the League is deeply interested in bringing pro-

ducer and consumer together by means of parcel post shipments, and each of its members and directors has a copy of the *United States Parcel Post Produce List*, issued by the Cincinnati post-office. This gives the names of farmers, dairymen and poultry raisers in Ohio, Indiana and Kentucky, who will ship supplies by parcel post.

"The ultimate aim of the League is, of course, cooperative stores and distributing stations for its members. Just now each director opens her home as the distributing center for her group."

"To whom are your local directors responsible?" asked Mr. Norton.

"To the executive board. Of course, each director is anxious to make a record as a buyer. But the buying is not all. Our officers believe that education in such problems as nutritive values, substitutes for foods when certain supplies are scarce and costly, the proper way to prepare supplies after they have been purchased at the lowest possible figure is quite as important as mere price-shaving. The individual member must grow, or she is of no value as a member. The woman who joins merely to have

a director save dollars and cents for her, soon finds herself out of harmony with the League. And quite generally she begins a course in self-education as a housewife, which is the biggest result an organization can bring about."

"But in buying such quantities," suggested Mrs. Norton, "you must have the old-fashioned cellar to store potatoes, apples, etc."

"No," answered Mrs. Tyler, "a cool dry attic does as well, with barrels well covered for a cold snap."

"Oh, I wish there was such a club in New York, so we could see it actually working," sighed Mrs. Larry.

"There is one *near* New York—at Montclair, New Jersey," said Mrs. Moore.

"Suppose we women take a run over there next week and learn what our neighbors are doing?"

## CHAPTER V

*"The housewife's pocketbook can beat its owner at keeping thin."*—H. C. OF L. PROVERB NO. 5.

**M**R. LARRY lounged in the doorway, watching Mrs. Larry array herself for her next adventure in thrift. Lena, the young maid, similarly occupied, sat on the shirt-waist box with Larry, Junior, and his wee sister snuggling close.

"The money for the milkman is next to the sugar can," announced Mrs. Larry, settling her hat above anxious brows. "And you may boil rice for the children's luncheon."

"There ain't any, ma'am," answered Lena.

"Oh, dear!" sighed Mrs. Larry, reaching for her veil. "I didn't have time to go over the groceries yesterday. When you take baby out, buy a pound package at Dorlon's."

"Yes'm," murmured Lena. "But he's a rob-

ber, Dorlon is. Our grocer sells two pounds for what Dorlon charges for one."

"Yes, yes! But that is loose rice. The package is cleaner."

"Then don't I wash the package rice, ma'am?" persisted Lena.

"Why, of course, you do—you wash everything," answered Mrs. Larry, a bit irritably, as she drove a veil pin home. Whereupon Lena, the tactless, pursuing her own line of reasoning, remarked with a mere suggestion of triumph:

"If I gotta wash it anyhow, what's the difference whether it's clean or dirty to start with?"

Mr. Larry suddenly ducked out into the hall. The telephone bell rang sharply, and Mrs. Larry reached for her gloves:

"There are the girls now. One more kiss, dears, and then mumsie is off."

The babies watched her going with mute disapproval. Lena was all right in her way, especially during the daily outing, but mumsie was a most wonderful person and greatly to be



missed. But then, when one is properly trained, one does not cry; so Mrs. Larry made her departure without the accompaniment of childish wails. Nevertheless, the lines in her brow had deepened, and as Mr. Larry started to open the door for her, she laid a hand on his coat sleeve.

"Larry, dear, these investigations of the high cost of living are getting on my nerves. I'm leaving the babies too much with Lena, and I haven't saved a penny yet!"

"The way of the investigator is hard, eh?" murmured Mr. Larry, as he bent for a farewell kiss. "But think what you will save when you have found out the right way! Anyhow, I believe it is good for you to go about a bit. You were sticking too close to the house before you started to look for short cuts in economy. Here you are—out of the house and away at eight o'clock."

Claire, Teresa Moore and Mrs. Norton were waiting in the reception hall.

"So you're all off for Montclair, home of the Cooperative Store, the Cooperative Kitchen

and the School for Housemaids!" exclaimed Mr. Larry. "May I have the honor of escorting you as far as the Hudson Terminal?"

"Indeed, you may!" answered Teresa Moore, the audacious. "And you may help the Cause by paying our fares—all of 'em."

"Delighted!" answered Mr. Larry, falling into step. "Especially as I expect these investigations to make a millionaire of me some day."

"You may laugh, but I firmly believe that in cooperation, or, at least, the cooperative store, lies our one sure hope of reducing the cost of living. It works two ways—it actually cuts down the price of foodstuffs, and it teaches the woman thrift through investment in stock. You know this has really been proved."

"No! Where?"

"In England. The International Cooperative Alliance was originally founded to reduce the cost of living for the underpaid working classes. From a sociological and economic experiment, it has grown to be the soundest and most democratic organization of its kind in the world, numbering among its shareholders men and women from all walks of society. Before

the war broke out, families to the number of two million seven hundred and one thousand were buying their food, clothing and homes through the Alliance. It employed more than eighty-one thousand persons, ran a dozen factories to supply its different stores, and it had its own fleet of steamships for transporting the output of its various plants, which included plantations in Brazil and Ceylon. It sold more than half a billion's worth of goods annually on a margin of two per cent. And in 1913 it distributed among its stockholders of cooperative members profits amounting to eleven million dollars. Think of the war breaking down an economic structure of such magnificent possibilities."

"Perhaps it will survive even war. But I don't know what you mean by its stockholders buying homes through a cooperative store."

"Oh, that is quite simple," explained the enthusiastic Teresa. "A member or stockholder decided that he wished to use his interest or profits to buy a home. When the next dividend was declared, he did not draw out his money. When his dividends had accumulated in the

association treasury to the amount of one-fifth of the purchase price on the home he desired to own, the association advanced the remaining four-fifths, so that he could pay cash for his home. The association was repaid by future dividends. In other words, he could buy a home through the association without loading himself with the usual mortgage and its high rate of interest. The association was safe because it knew dividends would be forthcoming, and that once a man or woman is started on the path of thrift it amounts to an obsession to save and to possess."

Mrs. Moore stopped to open her bag and assure herself by means of a wee mirror against its gray lining that her hat was at the correct angle. Mr. Larry studied her in frank amusement.

"Teresa, you are a singular combination of the frivolous and the practical. Can you leave your mirror long enough to tell me how they have managed to keep this English association free from graft?"

"Through the high ideals of the men who founded and conducted it. The association has

never deteriorated from its original design of saving through honest cooperation into any scheme whereby the mass of stockholders would save only a mere trifle, while the executive officers built up private fortunes through trickery, watered stock, et cetera."

"And you believe that men with the same high ideals can be interested in such a project here in America?" inquired Mr. Larry.

"Finding the right men and women to act as directors is not the problem," answered Mrs. Moore soberly. "The trouble is to convince individual stockholders, especially housekeepers, that cooperation eventually spells saving—a lower cost of living. It may be the fault of our bringing up, but we women seek economy in only one of two ways—an actual and considerable reduction in the price of goods sold, or the money we put in the savings bank. We lack the economic vision of the man, which sees money invested, paying a profit six months or a year ahead. The feminine instinct for chasing so-called bargain sales blinds her to the bigger and safer saving which cooperation represents. Here in America cooperation is



a form of fanaticism, not of every-day common sense."

They were all sitting together on the elevated train, and Claire remarked crisply:

"Then you consider that men have higher ideals than women?"

"No," said Mrs. Moore; "but in financial matters they have a broader vision. For example, a number of Boston men who had studied the plans and ideals of the English association started a cooperative society under the name of The Palmer Cooperative Association. It was designed especially to help the employees of the New York, New Haven and Hartford Road and its allied branches, to reduce the cost of living. About two thousand of the railroad men subscribed to the stock, but they were very slow about paying up. The men believed in it, but their wives did not patronize the store. This was largely because all the business was done on a cash basis. There was no sending Johnny or Jennie around to have something 'charged.' Goods were delivered only when bought in large quantities, and on certain days.



“The women did not figure that in the average retail store delivery adds eight per cent. to the cost of goods. Then the wives of the subscribers seemed to think that they should get goods at cost, because their husbands held stock. The manager of the store, an experienced buyer, saved them from fifty to seventy-five cents on a five-dollar order. The profits of the store were to go back to the stockholders in the form of dividends. The women, and some of the men, could not grasp the idea of future saving, of dividend paying. They felt that they were saving very little by paying cash; they were annoyed by having to make out orders for large quantities, when they had been accustomed to send round to the corner grocery three or four times a day. And so the association died.

“When you figure that those allied roads employ sixty thousand men, each of whom would spend a minimum of four hundred dollars a year in a cooperative store, you find that such an association would do a business of twenty-four million (\$24,000,000) dollars a year. At least three per cent. would go back to the men

in the form of a dividend, amounting in all to seven hundred and twenty million dollars. Then, allowing an average saving of five per cent. on goods purchased, you find that the store could have saved its stockholders one million, two hundred thousand dollars at the time of purchase, plus seven hundred and twenty thousand dollars in dividends, or one million, nine hundred and twenty thousand dollars in a single year. This shows you what one group of industrial workers, cooperating in the purchase of food alone, could save themselves. The beauty of this system is that the more you spend the more you save—”

Mr. Larry rose, laughing.

“It’s a good thing that this is my station, otherwise you might inspire me to resign my position and start a cooperative store. Well, a pleasant day to all of you, and more knowledge on the subject.”

The four investigators nodded gaily to their vanishing escort and then settled down to the discussion.

“So you think the average housekeeper would rather chase the rainbow of special sales than

the more solid investment represented by a co-operative association?" asked Mrs. Larry.

"Not when they have grasped the true idea of cooperative buying," responded Mrs. Moore. "Boston now has a very successful association known as the New England Cooperative Society, which uses the Rochdale System in operating its stores. Its headquarters are at 7 Water Street, and it operates the following stores in that city: Charles River Cooperative Market, South Boston Cooperative Market, Tremont Cooperative Market, Devonshire Cooperative Market, Charlesbank Cooperative Market.

"I understand that markets of the same sort will soon be opened in Allston and Melrose. Bucksport, Maine, also has a market under the direction of this society. You remember that night at our house when you met Mrs. Gregory of Boston? She told us that she belonged to a marketing club in which the women took turns in marketing for the entire organization. This saved money, but it was quite a tax on the individual members. She did not know there was a cooperative store in Boston until

she heard it discussed at our house. When she returned home she bought a ten-dollar share in the New England Cooperative Society, resigned from her club and now does all her buying at the Charles River Market. Only one share in a local society may be held by any one person. Those who wish to invest more than ten dollars may do so by purchasing what are known as preferred shares in the New England Cooperative Society. These shares have a par value of ten dollars and draw dividends at the rate of seven per cent. Shareholders, you see, not only draw dividends, but they receive discounts, given at stated periods, in proportion to the amount of cash purchases by members.

"The New England Cooperative Society, incorporated under Massachusetts laws, is required by those laws to maintain a certain reserve, but all net profits of the stores above this reserve are distributed in discounts and dividends."

"My dear Teresa, you talk like a man," sighed Mrs. Larry. "Can't you put that into woman-talk?"

Teresa Moore patted her friend's hand in a comforting way.

"I'll try. The cooperative society secures as managers for its stores men who know how to buy for markets which have earned from fifteen to twenty-five per cent. net on the capital invested. Now, if you own shares in that association, you get your share of the profits. Do you see that?"

Mrs. Larry nodded.

"You also buy your groceries at the lowest possible price for desirable goods. Instead of buying 'seconds' in groceries, and inferior meats and fresh vegetables, fruits, etc., at slightly cut rates, you pay a fair market price for the best the market affords, and at some future date you get part of what you have paid out, in the form of discounts and dividends. Is that clear?"

"Perfectly," said Mrs. Larry. "Then it must also follow that if a store is not properly run, there will be no discount and no dividend."

"That is quite true," said Mrs. Moore; "but the history of cooperative societies in Amer-



ica proves that there are more failures from lack of cooperation than from bad management. As soon as shareholders grasp the idea and really *cooperate*, the store is a success; but, as I said before, one must believe and understand cooperation to realize the benefits which will eventually accrue from membership. It is what you might call a waiting game."

"Are there many such associations in the United States—in the West, for instance?" inquired Claire. Then she flushed furiously.

"I really have no idea how many," answered Mrs. Moore tactfully, ignoring the blush. "But occasionally a guest tells me of a new society formed in her community. For instance, Polly Sutton, of Washington, was visiting me only last week and told me of the Civil Service Co-operators, Incorporated, which has a very nice new store in her neighborhood."

Mrs. Moore opened her address book.

"Yes, here it is—located at 1948 New Hampshire Avenue, N. W., in a very fine residence district. This society had a very peculiar start. In the Forestry Service, a small group of men wanted to purchase a superior brand of butter



made in Minnesota. To secure it they had to order in large quantities, and they were amazed at the large saving eventually made. They had been banded together for the avowed purpose of increasing their efficiency, protecting and promoting common interests, cultivating harmony and good fellowship, and maintaining high ideals in connection with public service. Their success with purchasing butter in quantities showed them the practical possibilities of the phrase 'promoting common interests.' Gradually the social and civic betterment projects were abandoned, and the club devoted itself to buying household supplies.

"After a year the members decided to incorporate, with a capitalization of three thousand dollars. The shares are the smallest of any cooperative enterprise I have heard about. They are of two kinds. There are five hundred shares of common or voting stock, at one dollar each. No member may hold more than one share of common stock, and every member *must* take one. Preferred stock costs five dollars a share, and each member is expected to hold at least one share. By a very helpful arrange-

ment the entire five dollars does not have to be paid at once. If one dollar is paid in toward a share of preferred stock, the remainder may be accumulated through dividends, though on stock not fully paid up only half the declared rate is allowed. Preferred stock gives no voting privilege, but it receives a regular six per cent. interest each year out of the profits.

“The society soon outgrew its original quarters, which were in a basement near the heart of the business section, and it began to look around for a new location. This was chosen by actually comparing the size of the orders received from shareholders in different parts of the city, with the map of the city itself. About this time, Mr. J. P. Farnham, an expert accountant, who had been auditing the association books, became imbued with the cooperative idea and was made manager of the store. He believes that cooperative business solves the bulk of our high cost of living problem, and he has developed many good ideas. He has tried out the parcel-post plan of shipment and secured direct dealings with farmers. The

store is simply fitted, but immaculately clean, and the white-washed cellar, dry and sweet smelling, is a joy to the women who get a peep into it.

“Every Saturday morning each member receives a printed order blank on which are listed the two hundred and sixty odd items carried in stock for the coming week, with the current prices. A printed news letter usually accompanies the order sheet, giving notes of the business, frank explanations of changes in price, news of directors’ meetings, and serving generally to keep the members in touch with one another.

“While telephone ordering and personal calls at the store are permissible, more housekeepers prefer the mail order system, as the fact has been well established that the quality of the goods never varies, and that full weight may be depended upon. By Tuesday morning these order sheets must be received at the store, accompanied by check or money order for the amount indicated. This business is not only on a cash basis. It actually requires its pay in

advance. But as it can proudly point out that it has never lost a dollar in bad debts, the shareholders do not object.

"Polly sent me one of the price lists or order sheets, and on comparing it with what I pay at my own corner grocery, I find the Washington cooperator saves not less than two per cent. on her purchases at the time of the purchase; in some lines of goods it runs as high as ten per cent. but the real saving comes in the form of dividends.

"And with the Civil Service Cooperators, Incorporated, as with all societies of this sort, the woman must figure ahead in order to save. She must have money on deposit at the store or send check or cash with her order; she must order in quantities practically for the week, and she must be satisfied with a weekly or semi-weekly delivery. This plan absolutely breaks a woman of the expensive habit of sending maid or child to the nearest grocery store where she can have goods charged and delivered at any hour of the day. I presume we will find the same conditions at Montclair."

"Dear me," sighed Mrs. Larry, "cooperative stores present a very complicated problem."

"Indeed, they do," admitted Mrs. Moore. "All economic questions are more or less complicated, and it's a great pity that we women are rarely educated to see financial administration in our homes as anything deeper than what we pay for actual groceries, meat, vegetables, etc., at the actual time of purchase."

"You must not expect Dahlgren equipment and decorations in this cooperative store," suggested Mrs. Moore as she led the way through the crisp sunlight down Montclair's well-kept streets to 517 Bloomfield Avenue. "Dahlgren adds the cost of mirrors and white marble to your cuts of meat, while a cooperative store is run without frills, at the least possible expense."

Thus prepared for simplicity, if not downright unattractiveness, in the cause of economy, the New York quartet almost gasped on entering the store of the Montclair Cooperative Society. If there was an absence of glittering mirrors and obsequious clerks in



white caps and aprons, there was no lack of up-to-date equipment and methods. Efficiency and success shone in every corner of the plant, consisting of the three-story and basement brick business block with a forty-foot front.

"In a material way this plant is one of the things we have to show for our three years' existence," explained Mr. Leroy Dyal, the manager of the store. "And when a cooperative society has weathered its first three years, it may feel comparatively safe.

"The store is owned by over four hundred residents of Montclair, and run in their interests by a board of directors as follows: President, Emerson P. Hains; vice-president, Mrs. Alfred W. Diller; secretary, Miss Florence Hains; treasurer, Henry Wheaton; directors, Ralph T. Crane, W. W. Ames, H. B. Van Cleve, Edgar Bates, George French, Mrs. William Ropes. You will note that we have women on our board of directors and they are extremely interested and active.

"All business is cash, or the members may, if they wish, make a deposit and draw on that. Once a week I make a budget of prices, and



on comparing them with the prices in other stores of the same class I find that they run about four per cent. lower. In addition to this, while we will deliver goods, we allow a discount of five per cent. to members who carry goods home. Therefore, the housekeeper who markets here and acts as her own delivery man, using her motor, carriage or trolley, or even the family market basket, and walking, saves at the time of purchase about nine per cent. In addition to this, as a shareholder, she is paid her share of the profits on the business we do. Of this I will speak later.

“We do everything we can to popularize this store, not only with the stockholders, but with the general public. You see, we have both a dry and green grocery department, a meat and a fish department. On Saturdays we have a special sale, known as the ‘no rebate and no delivery sale,’ which runs from five to ten P. M. This is so popular as a matter of economy with Montclair people that we have great crowds during those hours, many customers arriving at four-thirty and waiting the half hour till specials are on sale. This gives us a chance

to sell off all vegetables and other perishable foodstuffs that otherwise must be carried over the week-end. I mention it merely to show you that a cooperative store is not necessarily high-brow, as some women think. We try to follow all modern business methods—but we permit no substitution, adulteration, nor any other of the evils of so-called modern merchandising.

“To explain the theory on which our store and society are run, I will say that the requirements for this, as for all cooperative ventures, are an adequate organization of consumers to act in their own behalf, and a first-class plant. Our aim is not merely to transfer to the pockets of our shareholders the small net profits made by other storekeepers, but so to manage the journey of food products from source to kitchen as to cut out certain evils from which the housewife suffers—the cost of duplicate or wasted motion, and the adulteration and unsanitary conditions which surround the handling of products. We eliminate many of the cost items of ordinary retail trade in competition, and we protect the society from loss by doing only a cash trade.

“Our shares have a par value of ten dollars. Members may own one share or more. The stock is non-assessable when fully paid, and the subscriptions may be paid in cash or at the rate of two dollars per share down, and the balance at the rate of one dollar per share monthly. All sales are recorded on double sales slips. One is kept by the shareholder and one by the society.

“After effecting an organization and proving the honesty and sincerity of our members in supporting the venture, the next step was a plant which would insure the most efficient handling of the trade.

“Of vital importance is to provide a proper medium for keeping fresh foods, such as meat, vegetables, fruit, etc. This means an abundance of dry cold air, in place of the ice supply with its unhealthy dampness and general unreliability.

“For this purpose we have installed in our basement a Brunswick refrigerating machine, which produces an amount of cold air equal to the melting of six tons of ice daily. This cold air is piped through ammonia cooling pipes

which run through our glass counters, wall cases and the regular refrigerators. This system of cold air protection saves enormous waste in handling the stock. We also have driven our own well one hundred and twenty-seven feet deep, which is capable of furnishing thirty gallons of pure water per minute.

“Our plant follows in principle and construction the superb modern public markets of Providence, Rhode Island, and Worcester, Massachusetts. It keeps the stock sanitary and enables us to regulate temperature in different refrigerators to meet the requirements of different sorts of food.

“All the foods sold in our delicatessen department are prepared in our model kitchens on the floor above.”

The New Yorkers were shown through these kitchens, where colored women, immaculately dressed, were preparing delicious salads. They studied the method by which running water in the fish department positively eliminated all odor. They were especially impressed by the freshness and crispness of the vegetables and

the high standard of dry groceries on the shelves.

"The best of everything," murmured Mrs. Larry, "and at exactly what saving?"

The manager smiled at her earnest query.

"That can not be expressed in round figures. It varies. As I said before, I think our prices average about four per cent. below those of the competitive stores, largely because they must spend money to attract trade which we hold through our membership. The housewife who takes home her goods saves an additional five per cent. The member who attends our Saturday evening sales saves a little more. And, finally, stockholders get back money in these two ways:

"First, regular interest on their investment of not more than six per cent.; second, gains or profits which the store has made, redistributed every quarter at the rate of five per cent. on the amount of purchases recorded on duplicate sales slips."

"Then it is a success, your store and your society?" asked Mrs. Norton. "And the women believe in it and support it?"

"They certainly do. They have the true cooperative spirit."

"And what of your cooperative kitchen and your housemaids' school, and——"

"Those? Oh, they are another story! The cooperative kitchen is managed by a different society, and the school for housemaids by the Housewives' League."

"Shall we see them?" inquired Mrs. Moore, as the quartet walked down the sun-bright street.

"Yes, let us make a day of it in this remarkable community with its cooperative spirit, even if, as Mr. Dyal says, it is another story."



## CHAPTER VI

*"High prices do not necessarily mean high living."*—H. C. OF L. PROVERB NO. 6.

MRS. LARRY, her chin cupped in her slim competent hand, gazed at the toe of her bronze slipper. A smile played round her lips and brightened her eyes.

Mr. Larry, leaning back in his favorite chair, studied her with the satisfaction of a man who has found matrimony a success, and is eager to blazon the fact to all the world.

"Well,—and what of to-day's adventure in thrift?" he asked.

"Oh, Larry, it ended in *such* a mess!" she answered, leaning forward, her hands clasped about her knees. "The day started with a perfectly wonderful trip through the Montclair Cooperative Store. Then, because we did not realize that we had taken in about all the information we could absorb at one time, we went

chasing off to see a cooperative kitchen and training school for housemaids—”

She stopped abruptly, and resumed her study of the beaded bronze slipper.

“And then,” prompted Mr. Larry in exactly the tone which he knew would bring a response.

“Oh, Larry, I’m afraid I’m a little silly,” she sighed. “I can’t rise to the heights of co-operation and the good of the greatest number and all that sort of thing. Moreover, if I keep on investigating the attempts of my own sex to solve the high cost of living problem, I shall develop into an out and out anti-suffragist. If we women can not solve the economic problems in our own pantries and kitchens, what right have we to meddle with state and national economics?”

Mr. Larry flung back his head and laughed with delight.

“My dear girl,” he announced consolingly, “if every man who has shown himself incompetent to direct the finances of his family and his business were deprived of the ballot, the voting list in this city would be cut down about

three-fourths. But how does this bear on your trip to Montclair?"

"Oh, in lots of ways," replied Mrs. Larry firmly. "Now about the kitchen. You see, dear, there is so much waste for families like ours, who buy in small quantities. And there is waste in service when each family keeps a maid in a small apartment like this. That's why Teresa Moore said we really ought to see the Montclair Cooperative Kitchen.

"Now suppose she and I had adjoining apartments. Suppose we had one maid between us instead of two, and that the marketing was done simultaneously for both families in larger quantities, and the cooking and serving were done in either her apartment or mine for both families, see?"

Mr. Larry looked alarmed.

"I see, but I don't care for it. I like Teresa—in small doses—but I do not relish the idea of eating my meals with her three hundred and sixty-five days in the year. A man chooses the woman who's to sit opposite him at table because he loves her, not for economic reasons. If this is what your investigations are leading

to, we'll quit here and now. Of course, I don't want to interfere with your friendship with Teresa, but—"

"Larry, Larry," chortled his wife, "do run down a minute or two and let me explain. I was only leading up to the Montclair experience by presenting a hypothetical case, as the lawyers do—"

"Oh, if it's only that—" said the mollified Mr. Larry, setting down once more to listen.

"And anyhow," pursued his wife, "you wouldn't have to sit opposite anybody but me. We'd have a table of our own, one for each family."

"Like a high-class boarding house, I suppose, with near-silk candle-shades and a bargain counter fern dish in near-silver—"

"But you don't have to go to the cooperative kitchen if you don't want to; you can have your meals sent piping hot by paying a little more, and even a trim maid to serve the dinner for you," finished Mrs. Larry in triumph.

"Fine! And if you wanted a second helping of mashed potatoes, I suppose the trim little maid would trip down three blocks and bring

it back on the run. Great on a rainy night. And suppose that I didn't like onions in my turkey stuffing, but Teresa's husband did, who would win?"

Mrs. Larry shook her head at him.

"That's why cooperative kitchens fail. You men will have the kind of bread your mother used to bake—"

"No, the kind of pie my wife makes, lemon with meringue this high. Do you think there's a cooperative kitchen on earth that can bake a pie like yours?"

"But you can't save a lot of money and have just what you want to eat, Larry, dear."

"All right, then we'll save a little less. Digestion is an important factor in efficiency." He said this with a twinkle in his eye, and then turned sober. "You see, my dear, several years before I married you, I yielded to the importunities of a chap who went in for this sort of thing. He dragged me out to live in a co-operative home established by Upton Sinclair in Jersey. Halcyon Hall they called it. My word, such a site, on top of a mountain with the world at your feet! And then such rules



of organization, with the running of the plant neatly divided between us!

"One woman tended all the babies, another did all the cooking. She was a dietitian with a diploma, but she was no cook. To save steps, the food was run in from the kitchen to the dining-room on a sort of miniature railway. Sometimes it stuck, and then everybody with a mechanical turn of mind rushed from the table to pry it loose. Of course, by the time you got your soup or gravy it was cold, but, never mind, the railroad was in working order again, and nobody would have to walk from kitchen to dining-room!"

"Larry! You are hopeless!"

"So was this plan. I dropped my board money and ran for my life—literally, because the man whose specialty was engineering let something go amiss with the furnace in his charge, and the whole place burned to the ground one frosty night. Several of the 'colonists' were severely injured; one claims that she has never fully recovered her health. But, of course, such troubles would not overtake a cooperative kitchen. That is a simpler propo-



sition, so go ahead with your story and I promise not to interrupt."

"Well, the enterprise is not quite a year old—it was started by Mrs. H. A. Leonhauser, wife of a retired army officer, who has lived in all sorts of countries and posts and barracks and things, so she knew the economy of cooperative living.

"We found the kitchen conveniently located at Valley Road and Mountainview Place. You never did see such a wonderful equipment of ranges and sinks and tables and cooking utensils outside of a hotel kitchen. There was everything to do with and so much room to do it in. There are times, dear, when an apartment house kitchen does get on one's nerves—it's like going round and round in a squirrel cage.

"Well, everything started out beautifully—"

"This morning?" queried Mr. Larry.

"No, last November, when the kitchen opened. Only the humblest helpers were what you might call servants. Everybody else had degrees and letters after their names. The making of the menus and the balancing of the food

values were done by a graduate dietitian. A woman who had made efficiency a study was appointed as general housekeeper and she looked after the preparation of the meals."

"Who cooked them?"

"Why, the dietitian, of course. Then a graduate in domestic science looked after the real economics, figuring costs and specifying what prices should be paid."

"Any of these ladies ever been married or kept house?"

"Now, Larry, that is horrid! You don't have to marry in order to keep house. The idea was so to arrange meals that every one would be satisfied."

"Impossible!"

"By that I mean different menus would be arranged to suit the incomes of different stockholders. Even if you wanted a vegetarian diet, it would be supplied. If you wanted to have your meals in the dining-room attached to the kitchen, there would be a table d'hôte."

Mr. Larry groaned.

"French or Italian?"

"American, of course, and if you didn't want



There would be the family dinner sitting on the back step





to come to the kitchen, your dinner was to be sent to your home in a sort of thermos stove. The table d'hôte, price fifty cents, was to include a soup, a roast, a vegetable, a salad, a dessert and coffee. Every day a post-card folder was to be mailed subscribers, with the dishes to be served the next day, all prices marked for à la carte service. The housekeeper selected her menu in the morning, sent it to the kitchen, and then was free to go to town for shopping or a matinée. When she and her husband came home there would be the family dinner, sitting on the back step in its little thermos stove!"

"But did it?"

"Did it what?" asked Mrs. Larry.

"Did it ever sit, waiting on the back step for its subscribers, stockholders or whatever you call them? Did the kitchen ever really live up to the promises of its prospectus? Did you meet any cooperator who has saved time, trouble and money by and through that kitchen? Any one with an imagination can write a prospectus. What were they doing in that kitchen to-day?"

"Well, now that was just the difficult phase

of our investigation. They seemed to be reorganizing. A very clever young woman, Miss Helen Siegle, has recently been placed in charge as manager. She was most courteous, but—er—evasive. There was so much to be done, she said—but the prospects of ultimate success were excellent. She did not criticize past management, but somehow you felt that things had not gone just so—you know what I mean.”

“Yes, the way we fellows felt at the club last January when we said what a fine year’s work the house committee had done, and all the time were pulling wires to get in an entirely new committee to look after things this year.”

“Larry, you certainly are a most understanding person. Miss Siegle took us all over the plant, but she did not tell us much about her own plans. She really seemed to have her hands and her mind pretty full.”

“I should say so—think of trying to please each and every stockholder, irrespective of different nationalities, digestions and former condition of servitude to mother’s cakes and pies! But, to sum it up, you really did not secure any practical suggestions from the kitchen?”



"No," admitted Mrs. Larry reluctantly, "we didn't see it in operation. But the idea is wonderful, if you could just get the right person to put it in operation."

"If you found her, one of the bachelor stockholders would promptly marry her, and that *would* settle it. And so from the kitchen you went to the school for housemaids?"

"No, Larry, we did *not*. Teresa telephoned one of the ladies interested in the school, and she was getting ready to go to a tea, but said if we would telephone Mrs. Somebody else, she would be delighted—"

"If she didn't happen to have a tea on hand also."

"So then we all suddenly decided that we wanted to come home. Teresa remembered an appointment with her tailor—you know they are going to take the Panama trip, don't you? And Mrs. Norton wanted to fill in her dinner set at a china sale, and I—well, Larry, I had the funniest sinking sensation when I happened to remember that I'd been away from the children almost five hours. And we ran like mad to catch the next train?"

"A fine, dignified quartet of investigators, you are! Now, what did you learn as the reward of your trip? Just tell me that!"

"I learned that I'd rather have a real steak from my own broiler than a thermos stove on my back step."

"Good little wife! And as a reward for that sensible answer, you shall read this letter, which may or may not confirm your findings."

Mr. Larry drew a bulky envelope from his pocket, slit it open and tossed the contents in Mrs. Larry's lap.

"You see, my dear, I have an old friend living in Carthage, Missouri, where once a very successful cooperative kitchen flourished. He and his wife were stockholders but dropped out. I asked him to tell me why, and here is the letter in reply."

"No, it's from his wife, and, oh, what pains she has taken! Just listen:

"My Dear Mr. and Mrs. Larry:

"It is so nice to have an excuse to write to one of my husband's old classmates and to his wife. So let us talk together as if you were

here in our living-room instead of several thousand miles away.

"If you were to ask any one who was a member of the defunct Carthage Cooperative Kitchen why it failed, he or she would immediately answer, 'Why it never failed!' It was a great success, yet it was discontinued because it was not possible to find enough members to keep the cost of the operative expense within the means of the members who still wished to continue the kitchen.

"Of the fifteen families who joined when it was organized, five families dropped out because they could no longer afford to belong. Two families dropped out because they grew tired of walking such a distance to their meals. One couple left because an invalid mother came to live with them. Another because they wished to set a better table than the kitchen's. This couple frankly said they could afford luxuries, but did not expect the kitchen to furnish them, as the others could not. It was true, and no one minded, especially as this couple were very hospitable. You see, in no case was it dissatis-

faction with the cooperative kitchen management that caused the withdrawal of members.

"If the cost of provisions had remained what it was when the kitchen opened, doubtless the kitchen would have become a permanent institution. But the price of foodstuffs increased so rapidly that the second year found the kitchen facing this question: Shall we cut down our table or increase the price of board? There were some who could not afford to spend more on food. These left and, presumably, at home did without some of the things that some of the kitchen members had considered necessary. No one has ever claimed to live cheaper in his own home and keep a maid.

"When the price of board was increased to three dollars and fifty cents, then to four dollars, per member per week, it was more difficult to get members. In a town like Carthage there are many families that can afford three dollars per member table board. There are fewer that can afford four dollars per member. And it became difficult to find fifteen families living in the same neighborhood who could af-

ford it. In a town that does not have a local street railway one wants to live within a short distance of the house that serves breakfast.

"Besides, as the membership decreased, the expense per member increased, so more families dropped out.

"In order to be successful, a kitchen must be located in a neighborhood where at least twelve families have the same standard of living, the same tastes and are able to spend the same amount on their table. This may be in a very small town or in a city. In a town like Carthage, where the scale runs from a millionaire to a mail carrier in the same block, it is difficult to pick that neighborhood.

"It is interesting to note that not one of the things so freely prophesied contributed to the discontinuance of the kitchen. Never once was there disagreement over menus or payments. Never once was there trouble over children, or complaint of unfairness, or gossip, or fault-finding.

"To-day the members of the Cooperative Kitchen are close friends, and we unite in praising the ability and the tact of the manager!"



Mrs. Larry laid down the letter and looked at her husband with dancing eyes.

"And so, you see, after all, this matter of co-operative cooking and living practically resolves itself into the question of lemon meringue pie or—Brown Betty, according to your individual finances. And to-morrow you get Brown Betty, because Lena, having picked up a bargain in apples, has laid in a stock which must be used."

"Lena!" exclaimed the astonished Mr. Larry.

"Yes. Lena, too, is studying short cuts in economy and having little adventures of her own. She has developed a good-sized bump of responsibility since I have been making these trips, and she is alone with the children. She takes great pride in saving pennies. To-day she bought the apples from a huckster at three cents less a quart than we pay at Dahlgren's.

"To insure solid fruit, she insisted upon picking out each apple with her own hands."

Mr. Larry, who had been opening his evening paper, laid it down, turned to his wife and spoke seriously.

"You know, little woman, when I hear your



friends roasting their help for carelessness and extravagance, I often wonder where the fault really lies. If the mistress buys supplies in small quantities, or if she is extravagant, how can she expect the maid to fight her bad management with thrift? The girl is far more apt to say, 'Oh, what's the use for me to save what my mistress will waste in the end?'

"I have been watching Lena since you commenced your investigations in thrift, and, in her stolid way, she is tremendously impressed. She attacks her work in a more businesslike fashion, and she certainly regards you with increased respect."

At the last word Mrs. Larry shook her head.

"I'm not so sure about that. Sometimes she questions my marketing abilities. Do you remember the other morning when we were starting for Montclair, she asked, 'What is the use of paying more for rice in package than in bulk if they both have to be washed?' "

Mr. Larry's eyes twinkled.

"Yes, she had you fussed for a minute."

"And she gave me something to think about—

is the habit of buying package goods economical or extravagant?"

"Why don't you find out? Buy both kinds and see which has the better flavor. Weigh, measure and compare."

"I will," said Mrs. Larry firmly. "I'll start to-morrow morning. And here's an adventure in thrift which Claire must make with me. I'll telephone her this minute."

But she paused with her hand on the receiver—

"I remembered just in time to save five cents. Claire is going to the Bryant dance."

At that very instant the bell rang and Claire came in, a vision in coral tulle.

"How'd'e, everybody!" She paused, in sudden embarrassment, the color mounting to her softly waved black hair.

Mr. Larry studied her with approving glance.

"Stunning, Claire. Whether it cost fifty dollars or five hundred."

"Less than fifty. Oh, I'm learning," she said with a happy little laugh.

"It was awfully good of you to let me see it

before you had danced some of the freshness out of it," said Mrs. Larry.

"Oh, I just had to come. You see——" She stopped—and again the beautiful color flooded her face.

"Of course," said Mrs. Larry, as, sensing the need of greater privacy, she slipped her hand through Claire's arm and led her down to the guest room. "But first, let me catch up your hair a bit."

Mr. Larry, all unconscious that the spirit of romance had tripped into the apartment with the coral-tinted vision, buried himself in his paper. Safe on the other side of the guest room door, Mrs. Larry held the radiant girl a little closer.

"Claire, dear, what has come over you?"

"This," answered Claire in a voice that trembled with happiness. She held out her hand, and in the soft light from a silk-shaded electrolier Mrs. Larry caught the gleam of the diamond which had traveled to Kansas City and back.

"Is Jimmy here?" she asked.

"No, no. He sent it with a most wonderful

letter. Just a few lines—but—oh! To-morrow's my birthday. He asked me to take this back for a birthday remembrance, because it was impossible for him to think of my hand without it. I was to think of it as his birthday message—and not as binding me to any promise given in the past. Just as if I don't want to be bound!"

She pressed the stone against her lips.

Mrs. Larry laughed a trifle uncertainly.

"A man's way of admitting he was wrong and saying he's sorry."

"But why do you suppose he did it? How did he know that I wouldn't send it straight back to him?"

"Oh, a man will usually take a chance—and he loves you, which is the most important thing, after all," affirmed Mrs. Larry, as she recalled certain letters in the farthest drawer of Aunt Abigail's old secretary. "Do you think you'll be able to do some investigating with me to-morrow? I want to look into the cost of groceries, but, perhaps after the dance, you'll be too tired——"

"Tired? I don't think I can ever be tired

again. And I'll be here at eight in the morning."

"No, you won't," said Mrs. Larry positively. "I can't be ready that early. Make it nine."

"All right," said Claire, as she drew her wrap over her shoulders. Then she kissed Mrs. Larry good night—and flitted off.

## CHAPTER VII

*"Ignorance in the housewife causes dishonest prices in the grocery."*—H. C. OF L. PROVERB NO. 7.

MRS. LARRY and Claire really meant to be on their way to Dorlon's by nine o'clock, but there were various delays. Lisbeth, coquetting in her bath, lured them for ten minutes. Mrs. Larry recalled that she must telephone her dressmaker. Claire remembered an unacknowledged dinner invitation and stopped to dash off a note. It was ten o'clock when their adventure in thrift landed them at Dorlon's high-class grocery store.

Mr. Benton, the suave manager of the store, recognizing Mrs. Larry as a customer in good standing, looked a trifle anxious as he rose at his desk to receive them. What employee had been remiss, he wondered? Or had the cashier made a mistake? For truly the pathway of a store manager is strewn with complaints!



Mrs. Larry flung him one of her prettiest smiles and plunged into the subject of their call.

"I don't suppose it's good business to tell your customers how to spend less money, but that is exactly what I have come for," she explained. "I have just wakened to the realization that while I am head of the purchasing department in our home, I know very little about food values. And I want to know more about the goods I buy in your store—how I can buy to best advantage. Would you mind giving me some pointers?"

Mr. Benton was plainly relieved.

"Indeed, I'll be very glad to give you all the information I can. If more women studied how to buy, we would have less complaints about overcharges and high prices. But I am afraid I can't give you much time this morning. Our busy hour is at hand. If you had come in between eight and nine, I could have taken you over the store and shown you how the wheels go round. In ten minutes our rush will set in, and last until one o'clock. Practically all of our customers crowd their marketing into those hours."

"How odd!" said Claire.

"I don't think it's odd," said Mrs. Larry. "I suppose every woman does just what we did this morning—stops to tie loose ends in the home, before starting to market."

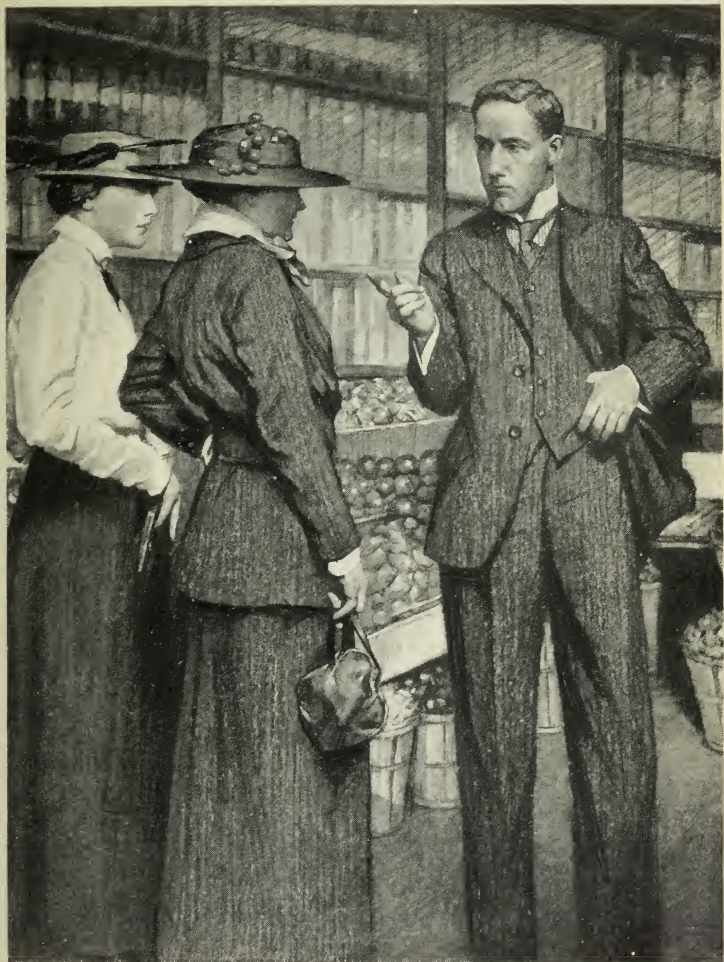
"More telephone, I imagine," said Claire.

Mr. Benton nodded his head briskly.

"Right there you have struck one fundamental cause of the high cost of living—service! We employ five men to take orders in your home; one man to answer telephone calls, and a dozen delivery men. I am not criticizing the efforts of this firm to give its customers the best and promptest service. I am merely stating the cold facts when I say that order, telephone and delivery service is added to the cost of everything you buy.

"If the women of America would band together for the purpose of ordering efficiently, and thereby reduce the cost of delivery, they would enable grocers to sell at lower prices. Let me make this clear with an illustration:

"Mrs. A. is busy getting the children off to school when the order boy calls at her door. So she tells him to send her a pound of butter, a



"If the women of America would band together"



package of crackers and a dozen of oranges—whatever she happens to remember in the haste of the moment. She starts to get lunch and finds that there is no vinegar for the salad dressing, no rice for the soup. So she telephones to have these articles delivered ‘special.’ Her first order is already on the way by our first regular delivery. The ‘special’ wagon or boy is rushed around with her second order. During the afternoon she makes an apple pie for her husband’s dinner, and discovers that the cheese box is empty. So she telephones again, and a second messenger or special wagon is dispatched to her home. Now, no matter how closely we may price butter or rice or cheese, this woman undoes our efforts to give her low prices by her inefficient system of ordering. She has spent ten cents in telephones, and she has made it necessary for us to keep extra help for her special orders.

“Each one of these belated orders is a small item in itself, but when I tell you that some of our customers order groceries from four to six times a day, you will understand what extra service amounts to. And when I add that on



busy days, like Saturday or the day before Christmas, we send out anywhere from a thousand to fifteen hundred orders, you will have a better idea of what delivery service costs the housewives of America.

"Housewives could cut down this particular expense, which adds so greatly to the high cost of living, by marketing in a more systematic way. It is the poorest economy to buy in small quantities and at frequent intervals. To reduce your grocery bill, keep tabs on your pantry shelves; keep up your stock of staple groceries, just as a merchant must keep in stock the things you will want to buy. Make it a rule never to order more than once a day, and to avoid extra orders by telephone.

"Don't you think it's rather inconsistent for a woman to complain of the price we charge for eggs, when she deliberately adds five cents to the cost of a dozen by telephoning for them? Of course, in towns where the telephone service is unlimited, this is not such a big item. But unlimited telephone service is becoming less common each year.

"Another important factor in reducing the



cost of groceries is explicit ordering. Do not tell the boy to bring you a box of sweet crackers, a package of raisins and a dozen good oranges. Be more definite. Name the brand and the size of the box in ordering crackers. The smaller the box the more you pay for crackers. Make it clear whether you want cooking raisins or table raisins. Stipulate the price per dozen for oranges. The order clerk who reads the slip, 'a package of wafers, a box of raisins and a dozen good oranges,' does not know your income, and doesn't care what it is. He will send you goods that will bring the firm the highest profit. And in this he is entirely justified. There is no reason why he should practise thrift for you.

"If possible, buy your groceries at the store in person. And come as early as you can. There are several good reasons for this advice. In the morning the clerks are fresh and interested in their work. They can help you in the selection of goods. During or after the day's rush they are too driven or tired to give the best service. Then, if you buy in person, you can see the size of the containers, and you will find

there is a big saving in buying larger packages. Take the item of olives, for instance: You order by telephone a small bottle of olives. The clerk sends you a bottle selling for thirty cents. In a few days you order another thirty-cent bottle—sixty cents for two bottles of olives. For fifty-five cents you can get one large bottle, containing as much as the two smaller ones. Moreover, if you do not specify that you want queen olives, but leave the order to the discretion of the clerk, he will send you mammoth queen olives at thirty-eight cents, when you could buy the smaller queen olives for thirty cents. There is no difference in flavor, only in size, and as the larger olives can not be packed so closely, you really get less for your money.

“Moreover, if you come to the store, you see articles offered at ‘special’ prices, legitimate sales, due to the fact that the modern grocer of a chain of stores like the Dorlon stores has opportunities to buy at cut prices for cash. No delivery clerk has time to tell you about the ‘specials’ offered in the store each morning, and such information is not given over the telephone. But it is announced on placards all over

the store, so that you will not miss it if you come in."

Mr. Benton glanced over Mrs. Larry's smartly tailored hat to the front of the store, which was rapidly filling up.

"I'm afraid I've talked too long. Perhaps I have bored you?"

"Not a bit," exclaimed Mrs. Larry. "I feel as if we had only glimpsed the real possibilities of reducing the cost of living by grocery knowledge. I wish our club could hear you talk."

"What sort of a club is it?" inquired Mr. Benton.

"Oh, it's not an organization and it has no name. It's just a few neighbors who are investigating the high cost of living—husbands and wives—we women investigate and our husbands help us to draw conclusions. I am sure the husbands would like to hear you talk. But I suppose you're always busy evenings?"

"Never too busy to be of service to my firm or to my customers."

"Then you will meet with us some evening?" asked Mrs. Larry eagerly.

"If you will tell me what you want me to talk about—yes."

"Oh, there is so much we want to know," said Mrs. Larry. "The comparative cost of package and bulk goods, for instance."

"And adulteration," suggested Claire.

"Substitution is quite as important," added Mr. Benton.

"Oh, will you?" said Mrs. Larry.

"Yes, any night except Thursday. And, if you like, I'll bring a small exhibit with me."

"That will be splendid!" said Mrs. Larry. "Let's make it next Wednesday night. And now, I intend to put some of your policies into practise. I'm going to look up your 'specials.' My goodness gracious!" she added, conscience-stricken, "every word you say is true. I have not been in this store for more than a month."

Mr. Benton smiled and crooked his finger at a passing clerk.

"Show Mrs. Hall our specials for to-day. I think she'll be interested."

Claire and Mrs. Larry followed the clerk from counter to stand.

"This morning we are selling best eggs at

thirty-seven cents a dozen. Yesterday you paid forty-one cents a dozen for the same eggs. To-morrow you may pay it again. To-day's drop in price is due to a glutted market. Those eggs are perfectly fresh, and will keep in your refrigerator for a week. Here are hams at nineteen cents a pound, ordinarily sold at twenty-two. This cut is due to the fact that our firm bought a carload direct from the packer. To-day you can buy a basket of sweet potatoes for nineteen cents. To-morrow they may be twenty or twenty-two."

Just at this moment an order boy called out: "Mrs. Blank, one quart of sweets."

"What do they cost a quart?" asked Claire.

"Ten cents," answered the clerk.

"And how much does the basket hold?"

"Five quarts."

Mrs. Larry looked startled.

"Then a customer pays ten cents for one quart, and nineteen cents for five quarts? Think of paying ten cents a quart when I could get them for four cents! I have been buying them by the quart because they don't keep well."

"Keep your sweet potatoes in a cool place and



pick them over every day. When they show spots, boil them in their jackets, set them away in the refrigerator, and they will keep indefinitely after they are boiled," advised the clerk.

"We are having a special on certain brands of canned goods to-day—peas, tomatoes, apricots and sliced pineapple. Probably some canner found himself overloaded with certain vegetables and fruits, and our firm took advantage of the fact. If you can use a dozen cans, you will save thirty cents on the dozen, nearly three cents on each can. And you can mix your order in any way you like—three of this, four of that, two of another, etc."

"And you have 'specials' like this every day?" asked Mrs. Larry.

"Yes, sometimes the specials run a week. Others are only for one day."

"I am through with telephoning. Hereafter I shall order my groceries in person," announced Mrs. Larry.

Wednesday evening found the Nortons, the Moores and Claire Pierce waiting in Mrs. Lar-



ry's living-room for Mr. Benton, manager of the Dorlon store. On the reading table, Lena, fairly bristling with importance, was arranging the exhibit which had arrived from the store. This included two brands of canned peaches, cartons of rice, tea, sugar, crackers and flavoring extracts and various packages of irregular shape.

"Looks like a private pure food exhibit," commented Mr. Norton.

Mr. Benton proved an interesting and interested talker.

"Personal investigation and experimentation on the part of the housewife are desired by all conscientious tradespeople. In the case of the Dorlon Company, which operates a chain of thirty stores in Greater New York, the buyers desire to give customers the benefit of every possible price-saving. The managers of the stores are equally desirous of keeping customers posted on price changes and market values, but we can not force customers to take a lively interest in saving money, when they prefer to follow the line of least trouble and least resist-

ance. Therefore, I am very glad to give you a few pointers on the subject of buying groceries.

"The principal topics in which housewives are interested are these: package versus bulk goods; cold storage versus fresh goods; adulteration versus substitution; honest and dishonest labels; premiums.

"To those of us who are in the business, the argument against package goods as increasing the cost of living is absurd. Goods must be prepared for delivery, either in the factory or in the store. The factory, with its labor-saving machinery, can do up dry groceries more rapidly and less expensively than our fastest clerks in the store. Perhaps there was a time when the housekeeper paid extra for containers. To-day she can buy certain package goods as reasonably, and sometimes more cheaply, than bulk goods.

"For instance, to-day we are selling three and a half pounds of the best granulated sugar in packages at twenty-four cents a package. Loose, you would pay eight cents a pound, or twenty-eight cents for three and one-half pounds. Ex-

actly the same grade of coffee that we sell ground or pulverized in an air-proof package at thirty-three cents a pound would cost you thirty-five cents in bulk from the bin.

“Of course, there are some exceptions to this rule. For instance, I have here a package of rice at twelve cents—and exactly the same rice in the bulk for ten cents a pound. You can save two cents on the pound, if when the bulk rice is delivered in your kitchen you pour it into a container which prevents waste. Rice or any other cereal in a paper sack usually represents waste in the pantry because the sack is torn, and the cereal spills over the shelf.

“Here is a two-pound package of oatmeal at twelve cents. I can sell you the same oatmeal in bulk at five cents a pound. Here is a package of split peas, two pounds for twenty-four cents. The same peas loose sell at ten cents a pound.

“In such cases the superiority of the package goods depends entirely upon the way your servant handles the package. If she opens it carelessly, destroys the pasteboard top, or, in case of bottle goods like pickles, relishes, etc., she

throws away the cork, then they lose the flavor or the goods become dusty, precisely as if you bought them in bulk.

“Train your servants to understand that containers are designed to keep out dust and to protect the flavor of the goods.

“Now for the crackers. Here are two cartons of soda crackers, moisture proof, sold at five cents each. And here is ten cents’ worth of the same soda crackers in bulk. We will now count the actual crackers in the carton and in the sack.”

Mr. Benton’s interested circle drew closer.

The moisture-proof cartons yielded up forty-eight whole fresh, crisp crackers. When the bulk crackers were turned carefully into a large plate, it was found practically impossible to count them. More than a third had been broken in carriage, and there was a heavy sprinkling of cracker dust. Nor were the bulk crackers crisp or fresh in flavor. In graham crackers the difference was more pronounced. A ten-cent, moisture-proof package contained thirty unbroken crackers. A pound of bulk graham crackers, at nine cents, yielded twenty-three

whole crackers and two broken ones. The difference in the flavor was marked.

"Understand," said Mr. Benton, "that the cartons or package crackers will not retain their flavor unless the housekeeper insists upon their being opened properly and kept tightly covered. For this reason the small tins of crackers are in the end most economical.

"Now for cold storage versus fresh goods. Meats, butter, eggs, fruits, etc., which were in A-1 condition when placed in cold storage are wholesome. But they should be used promptly after being taken out of storage. Housekeepers waste money when they pay the price of fresh goods for cold storage products. Last week absolutely fresh certified eggs were selling at seventy-two cents a dozen. Cold storage eggs should have sold at retail for thirty-four cents. I stepped into a rival grocery store on my way to business and found that a clerk had picked over the cold storage eggs and arranged all the large white ones attractively in a basket. These were marked, 'Special fresh eggs, 50 cents a dozen.' At the other end of the counter was a crate of brown eggs, with the placard, 'Cold



storage eggs, 33 cents a dozen.' There was absolutely no difference between these two lots of eggs, except the coloring. No grocer could sell fresh eggs at fifty cents a dozen. This man did not have a certified egg in his store, and the customer who paid fifty cents a dozen for the white eggs wasted seventeen cents.

"Don't pay the price of fresh goods for cold storage products. Every grocer who sells cold storage products must hang in his store a placard to that effect, and if he misrepresents cold storage products as fresh, he can be prosecuted. Train him to tell you the truth.

"Adulteration is, to-day, less of a menace to the housewife than substitution. I will consider adulteration later, in connection with honest and dishonest labels.

"These two cans of peaches represent the dangers of substitution. You see, they are the same size, with equally attractive labels. This can, 'California Fruits,' sells for twenty-three cents. The other can, 'Table Fruits,' sells at seventeen cents. The difference lies in the flavor and richness of the sirup. The twenty-three-cent can has a heavy sirup and the fruit



tastes a little like the preserves your mother used to make. The seventeen-cent can has a lighter sirup, and the fruit tastes more like fresh fruit stewed instead of preserved. The fruit was in equally good condition when canned. The difference is in the size of the peaches and the amount of sugar used only. The housekeeper gets exactly the same nutritive value for seventeen cents that she does for twenty-three cents—the difference is in the flavor.

“The cheaper peaches belong in the class of canned goods commonly known to housekeepers as ‘seconds.’ They are sold by unscrupulous grocers as A-1 goods, ‘specially reduced.’ And when a can of fruit which ought to sell for seventeen cents is ‘specially priced’ at twenty, the housekeeper wastes three cents. The same is true of canned vegetables, pickles, preserves, meats, soups, puddings, etc.

“When you ask for a standard brand of goods, and the dealer tells you he is out of that brand, but can give you something just as good—make sure that it is just as good. Test its weight, if it is package goods, or its flavor. If

you have several similar experiences with the same man, regard him with suspicion. He is not carrying standard goods.

“Now for the vexed question of labels. Under the Pure Food and Drug Act, a manufacturer must set forth certain facts on his label, the percentage of preservatives and coloring matter employed, etc. A certain percentage of preservative is not harmful, and certain coloring materials are not injurious. Authorities differ as to the exact amounts, but I would advise no housewife to purchase highly colored preserves, condiments, relishes, pickles, etc., without studying the label carefully.

“A high-grade ketchup, for instance, carries this label: ‘Tomato ketchup, preserved with one-tenth of one per cent. of benzoate of soda.’

“The housewife who buys this gets her money’s worth.

“Here is a tricky label:

“ ‘Ketchup

“ ‘Made from portions of Tomato and Apple. Contains one-tenth of one per cent. benzoate of

soda, one-hundredth per cent. color, and one-hundredth per cent. saccharine.'

"Note that it is called 'Ketchup,' not 'Tomato Ketchup.' The portions of tomato and apples used are the very refuse of the canning factory; skins, cores, rotten portions and trimmings, unfit for human consumption. Add to this sin, the manufacturer does not supply a single balancing pure and nutritious substance in his product. For sugar he substitutes saccharine. He colors the unwholesome mixture with a coal-tar preparation, and winds up by preserving it with benzoate of soda. This label tells the whole truth, and it should condemn his product in the eyes of every housewife—*who takes time to read the label.*

"Study your labels on potted meats, flavoring extracts, canned vegetables and cheese boxes. Don't pay the same price for cheese when the label reads 'Camembert Type' as you would pay for genuine imported Camembert. If you buy sausage in the package, look out for the phrase, 'prepared with cereal' or 'Cereal, five per cent.' The maker who introduces a starchy or cereal

factor increases the water-holding capacity of the meat. The housekeeper who buys sausage of this sort at the price of pure meat sausage loses money in water and cereal.

“The difference between high-grade and low-grade flavoring extracts is not in the size of the bottle, but in the quality or flavor. In order to flavor her custard or icing, a housewife must use twice as much adulterated extract as pure.

“I would advise every housekeeper who buys goods in bulk to possess a pair of reliable scales. Weigh your bulk goods. If you use three and a half pounds of sugar a week, and a careless clerk gives you only three and a quarter or less, in fifty-two weeks you have been cheated out of thirteen pounds of sugar. Buy your apples, potatoes, etc., by weight. We weigh every basket of potatoes that leaves our store. They must run sixty pounds to the basket in medium-sized potatoes, like I have here. A basket is supposed to hold four pecks. The grocer on the block where I live fills his baskets with large potatoes and gives in actual quantity only three pecks to the basket.

“Finally, the question of premiums. In mod-

ern business methods we merchants never give something for nothing. If you receive premiums for buying a certain quantity of groceries, you must pay in the weight or the quality of the groceries. In a certain chain of stores in this city they sell what they call 'Our Own Blend' coffee, which they advertise as pure Mocha and Java. It is sold at thirty-four cents a pound, with a cup and saucer for a premium. Have this coffee analyzed, and you will find that instead of pure Mocha and Java, the blend consists of Mocha, Java and Rio coffee, with chicory, which can be sold at a profit for twenty-five cents. Instead of getting the cup and saucer for nothing, the housekeeper is paying nine cents for them. Now understand, some housekeepers prefer Rio coffee at eighteen or twenty cents a pound, to Mocha and Java at thirty-four. The question at issue is not the flavor of the coffee, but the fact that every housekeeper must pay in some way for the premium 'presented' to her.

"I would advise all housekeepers to read the market reports of foodstuffs. Through these reports they can learn when the market is glut-



ted with certain articles, like tomatoes, melons, apples, or oranges, when the price of potatoes is up and the price of eggs is down. As soon as a grocer discovers that a customer reads the market reports he will know better than to attempt any sharp practise in his dealings with her."

As Mr. Benton sat down, the other men glanced at one another significantly.

"This," said Mr. Moore, "is what I call an evening spent to good advantage."

And the three housekeepers, to say nothing of Miss Housekeeper-to-be, agreed enthusiastically, and beamed on Mr. Benton.

## CHAPTER VIII

*"Living on less is only a question of individual methods."*—H. C. OF L. PROVERB NO. 8.

"**M**RS. MARTIN'S magneta dress stood out like a beauty-patch on a sallow complexion," commented Mrs. Larry, threading a fresh needle with embroidery silk.

"A woman of her coloring and eyes should wear gray-greens and dull blues," replied Claire, as she picked up the wee sacque which Mrs. Larry was embroidering for Lisbeth.

"A-hem!" interrupted Mr. Larry, lowering his evening paper to study with amused eyes the two pretty women seated on the other side of the living-room table. "In real estate notes, there is a paragraph to the effect that rents in Kansas City have advanced ten per cent."

Claire tossed the bit of French flannel back into Mrs. Larry's lap.

"Wh—what's that? Ten per cent.? Goodness gracious——"

"If they try it in New York, we'll simply have to move—we're paying every cent for rent that we can spare—this minute."

"Who said anything about apartment-house rents?" demanded Mr. Larry. "This is an article on lofts and warehouses."

"Brute!" cried Mrs. Larry, glancing at Claire, who flushed furiously.

"I hope that gave you great satisfaction, Larry Hall," she said severely, even as she flung him a dazzling smile.

"Well, it accomplished its purpose—it checked an impending avalanche of colors, materials and hats. When two women begin to talk clothes, a man must use drastic measures, or silently steal away. Now, of course, if you like, I'll—"

He half rose from his easy chair and fairly challenged Mrs. Larry with his glance.

"Indeed, you shan't go! We'll talk about anything that suits the tired business man, or start the Victrola, or go to see moving pictures——"

They laughed together, these three who had come to have so many pleasant hours together. Claire Pierce had fallen into the habit of spend-

ing with Mr. and Mrs. Larry most of the evenings when she was free from social engagements. She felt the need of their unspoken sympathy and understanding attitude.

The interests closest to her heart these days found little response in her own home. Mrs. Pierce belonged to a number of advanced organizations, contributed liberally to the cause of suffrage and prated much of individual rights. But in matters matrimonial she still believed that a daughter should bow to the maternal will and be practical. She considered marriage between Claire and Jimmy Graves a direct defiance of her wishes, and altogether impractical.

She had been more relieved than sympathetic when Claire and Jimmy had quarreled. And when the small inconspicuous solitaire had reappeared on Claire's finger and letters from Kansas City arrived with their old-time regularity, she was tolerant, but not congratulatory. Mrs. Pierce's idea of the proverbial cottage in which love should thrive among roses, was a Colonial mansion on a Long Island estate, reached by a high-powered motor-car.

In the house of Larry, Claire found not only

the sympathy she needed in her lover's absence, but help in her absorbing task of studies in household economics. Somehow, too, the contentment in her friends' simply appointed home made her own way seem easier. One could be happy on a small income, if she made the most of little joys.

So it happened that when the evening mail brought a postcard depicting vegetables printed in brilliant hues, Claire was quite as interested as her two friends.

"Looks like an advertisement for southern California real estate," suggested Mr. Larry.

Mrs. Larry held up the card for all to see, as she read the message:

"Home hampers delivered at your door, like this, for one dollar and fifty cents."

"Direct communication between producer and consumer," commented Mr. Larry, as he took a closer look at the card.

"What do you mean by that?" inquired Claire.

"Simply what so many economists are discussing to-day—the elimination of middlemen with their commissions, and direct dealing between the farmer and the housewife. This



probably comes from a group or organization of farmers on Long Island."

"I wonder why Teresa Moore never told us about it," said Mrs. Larry.

"Perhaps because she does not know about it," suggested Claire dryly.

The two women exchanged significant glances which were lost on Mr. Larry. His wife rose briskly.

"I think I'll ask her over the phone. We have no particular adventure in thrift planned just now. And it does sound so nice and fresh and inviting—'Home Hampers.'"

She returned from the telephone, wearing the expression commonly attributed to the cat that has just consumed a canary.

"Think—for the first time since we started these adventures in thrift, I have been able to give Teresa Moore a tip. I do feel *that* puffed up."

She seated herself on the arm of her husband's chair and laid the picture postal on the table.

"And I heard you ask in the most casual way: 'Teresa, do you think it would pay us to inves-

tigate the Long Island Home Hamper?" just as if you had known about it for five months instead of five minutes," commented Mr. Larry, pinching his wife's cheek.

"You really can't blame her," said Claire. "Teresa is so horribly wise; and she has made us feel so inferior!"

"Not that she meant to," added kindly Mrs. Larry, "but I have had to follow her lead so long—and I—well, I did enjoy handing her a bit of information."

"No doubt," laughed Mr. Larry, drawing her close. "And now that you have unearthed the Long Island Hamper, what do you propose to do with it?"

"Find out what it is worth."

"My dear, you certainly are gaining in directness."

"Oh, Larry, what an inviting collection of fresh green things! Do you suppose it could taste half as good as it looks? See—those are really, truly new potatoes that show pink through their skins."

"Looks as if the hose had been turned on them."

"And corn, lima beans, summer squash——"

"What is the thing that looks like cabbage gone to seed?"

"Kohl-rabi, silly! And cucumbers, onions, cabbage and beets. I couldn't buy them at Dahlgren's for less than three dollars. Yet this postcard says we can have such a hamper delivered at our door every week for one dollar and fifty cents. I think I will order one. Address Medford Demonstration Farm, Medford, Long Island."

She reached for her pen, but her husband stretched out a detaining hand.

"Why not run down to the farm and learn all about it—in the interest of economy?"

"Because it would not be economical. It costs money to ride one hundred miles on the Long Island railroad."

"I wasn't thinking of a railway trip. We might go by motor. Burrows, our company lawyer, left for San Francisco Tuesday, and he told me that if I would like to use his car some Sunday or week-end, to telephone his chauffeur, who'd probably be joy-riding, if I didn't."

"Oh, Larry, a real motor! Just as if it was our own?"

Claire felt a little pang of regret as she studied Mrs. Larry's radiant face. How much this friend had done for her, yet she could not place the family car at her disposal. It was rarely used for such unselfish purposes, but must be always at the command of her mother and sisters for calls, shopping and the briefest errands. She suddenly realized that Mrs. Larry was addressing her personally.

"Think of it, Claire—a whole perfect day in the country, with everything coming out of the soft brown earth to find the sunlight. It may not mean so much to you, for *all* your friends have machines. But you'll go with us—because the trip may prove profitable. And I'll take the babies, and, yes, Lena—she has been so faithful, and—is it a seven-passenger car, Larry?"

"It is, but it won't hold the entire block."

"No-o—only Teresa Moore."

"Teresa goes. This is your party!"

So it happened that the next Sunday morning Mrs. Larry, with eyes shining, carried her "thrift party" off on the most delightful excur-

sion so far undertaken. Even the Burrows' chauffeur relaxed at sight of her happiness and enthusiasm, and forgave the early start, for at eight-thirty they were spinning over Queensboro Bridge. Behind them lay the city, for the most part asleep, as New York generally is after its Saturday night gaieties.

"We early birds will have the famous Merrick Road practically to ourselves," said Mr. Larry, as they swept through Astoria. On they went, now through little towns, now past state-ly homes, now between rolling truck farms, green with corn, gray-blue with cabbage, spattered with the scarlet of tomatoes. It seemed as if all Long Island was yielding a bountiful store of fresh things, enough to feed three cities like New York.

"And yet," sighed Teresa Moore, "we pay absurdly high prices for vegetables, which, though raised within an hour's motor run of our doors, reach us withered and pithy."

"Well, we'll know why very soon," said Mrs. Larry. Then she turned to her husband. "Who did you say owns this farm?"

"The Long Island Railroad. The president of



the road, Mr. Ralph Peters, found on investigation that his road ran through territory which was without value, as the average American sees it—without lumber, without coal or minerals, without any great water power, without any opportunities for developing industrial plants of any sort. Half of this territory, lying within fifty or sixty miles of New York City, was a howling wilderness, selling at three or possibly six dollars an acre, and no one buying it.

“In 1905 he decided that the one hope of this part of Long Island lay in agricultural development. In the offices of his railroad was a man named H. B. Fullerton, who was in charge of the general advertising, taking photographs, issuing booklets of scenery, and so on. Such work had taken Mr. Fullerton practically all over the railroad’s territory. Also, Mr. Fullerton had traveled all over America, and he said that the Long Island land showed the same undergrowth as he had seen in Cuba, New Mexico and sections of South America, where vegetables grow luxuriantly. He believed that Long Island could grow beans, asparagus, peas, po-

tatoes, cauliflower and other vegetables, instead of loblolly pines. The upshot of this discussion was that the Long Island Railroad Company bought ten acres of scrub oak waste, practically considered the worst land in middle Long Island, with the avowed intention of providing the fresh food for which New York City had been starving, from the countryman's point of view.

"In September, 1905, Fullerton and his hands dynamited out the first scrub oak stump. The next year they raised three hundred and eighty-one varieties of food on the poorest land of Long Island."

"And that is the man we are to meet?" asked Claire.

"Yes, together with his wife and daughters."

Just beyond the Medford railway station the motor road cut its clean way through the arbor leading from the railroad to the farmhouse of the Demonstration Farm. Three concrete steps afforded the only "station" for railway passengers. The framework of the arbor was hidden by grape-vines and banked on either side by masses of garden flowers.

Beyond the farmhouse, a two-story, wide-porched bungalow, lay the barns and outbuildings and the cottages of the farm hands.

Mr. and Mrs. Fullerton, who had been advised of Mrs. Larry's adventures in thrift, were more than hospitable, and after a tour of the grounds, they explained to their interested visitors many phases of merchandising in food-stuffs which are a mystery to the average city dweller.

"Our experience as farmers started about fifteen years ago. I had been a sailor and was a rolling stone," explained Mr. Fullerton. "My wife was born and raised in the heart of Brooklyn. We moved to the country because we thought the country was the best place to raise our children. We started a garden because we had so much trouble buying fresh food. What little was raised on the farms around us was shipped to New York, then brought back to our little town of Hollis, and sold to us at city prices by our village merchants.

"We bought a two-acre place at Huntington, thirty-five miles from Brooklyn, and we raised all of our own vegetables, because we preferred

fresh vegetables to stale ones. The potatoes we raised cost us seventeen cents a bushel, when our neighbors were paying the village grocer from one dollar and fifty cents to two dollars a bushel. Corn that cost us from eight to ten cents a dozen ears in our garden cost our neighbors thirty cents in the stores. Our two acres, worked almost entirely by my wife and an occasional helper, with what assistance I could give outside my office hours, cut down our cost of living more than half. Any family in a small town can do the same, but the city housekeeper is up against a different proposition, and we found that out when we took hold of this demonstration farm.

“We were here for a definite purpose—to prove that Long Island men could raise garden stuff to market in Greater New York, and that men who bought Long Island land could run truck farms at a good profit. The first part of the proposition was easy enough. The first year we raised more than three hundred varieties of vegetables, herbs and fruits.

“The second half of the proposition was not so easily solved. When we shipped out produce

to the New York commission merchants, we soon found that the returns were less than the cost of the boxes in which it was shipped.

"As an example, we received six or eight cents a bushel for tomatoes, the very best ripe tomatoes. The box in which we shipped them cost us fourteen cents; then came express and freight. Of course, the Long Island Railroad, which was employing us, would have franked all our produce, but that was not what Mr. Peters wanted. He wanted us to find out exactly how a farmer would handle his produce, so we paid the charges and had a record of what everything cost.

"We faced this situation: With the best of tomatoes to sell, we could show no profit on them; instead, our books would show a loss. What were we to do? We did the natural thing, we went to New York to see why. At the end of three days we knew the truth.

"That three-day investigation proved to us that the commission men of New York had the Standard Oil Company and the Meat Trust beaten a thousand miles. We were all paying tribute to them, big farmers and little, grocers and



housewives—for you housekeepers ought to know that your greengrocer makes but a small profit on what you buy.

“Among those to whom we shipped, we found seven speculators, men who never handled or saw the goods. One man sold immediately to another firm, which proved to be his wife; another man secured three commissions by selling produce to the greengrocers through two other ‘firms’—one was his wife, the other his nine-year-old son. You see, in case of any trouble he could actually show two sales.

“We found men who had no offices, who had no bank account for their business, who had no clerks, who had absolutely no expenses, but who were making big money off the producer and the consumer. One man had an elegant home in Brooklyn and a beautiful summer place in Maine. He owned a steam yacht and three automobiles, but he did not contribute one single cent to the upkeep of New York City, in which he did his business, nor to New York State. He was not even paying a license as an ordinary pedler would have to do. He did not have to file any statement of his financial re-

turns with the state treasurer, as other business concerns do—yet he was getting enormously rich on his commissions. He was one of the men who had promised us to sell at the best prices which grocers were paying, minus the commission. And our returns were six or eight cents a *bushel* for tomatoes!

“To see produce come in from various outlying states and to watch it handled on the docks, we had to stay up nights, but we got what we wanted—reliable figures and data. We knew then that there was no money for the Long Island farmer whose produce was handled by the New York commission merchant. He could sell it better in any other city.

“The next proposition was to do away with the commission man and reach the consumer direct. Mrs. Fullerton and I happened to run across a package or carrier which held six four-quart boxes. We decided that we would fill one box with potatoes, one with tomatoes, one with sweet corn, one with lima beans, one with beets. The remaining box should hold a combination—parsley, radishes, asparagus, and later in the season, cantaloupe, raspberries, strawberries or

other fruits. Then we christened the 'Home Hamper.'

"We picked out seven New York men, each of whom we knew to have families. To each of these went a hamper, with a letter something like this:

"'We are sending you a Home Hamper to-day by express. It is full of fresh stuff, and we hope you will get it in time for dinner. We should like to have your opinion of it, and, incidentally, if you think it is worth \$1.50, we would be glad to have the \$1.50. If you do not, please accept it with our compliments—and no harm done!'

"Then we waited for returns. Every one of the seven sent us the dollar fifty and several customers besides. For each hamper we sent out first, we received three and a half customers in return—and the cash came with each order. Apparently we were filling a long-felt want.

"Here was a business started in one day. Within three years we were able to sell all that was raised on two of the company's farms.

After eight years other Long Island farmers took it up, and truck raisers around such cities as Chicago, Philadelphia and St. Louis."

"How did you figure your profits?" inquired Mr. Larry.

"That was easy," answered Mr. Fullerton. "The express company got twenty-five cents out of the dollar and fifty cents. Boxes, nails, tags and green paraffin paper, to keep out dust during shipment, amounted to twenty-seven cents more. The vegetables, therefore, brought ninety-eight cents. In order to learn exactly what we gained by using the Home Hamper over the regular commission channel, we received for an equal amount of vegetables shipped in bulk, and of the same quality, from four cents to eight cents—an average of six cents through the commission man, as against ninety-eight cents from the consumer.

"And do you mean to say that all of your customers are satisfied?" asked Teresa Moore.

Mr. Fullerton's eyes twinkled.

"Well—hardly. If a woman didn't want cauliflower or kohlrabi she would write as if we had committed an unpardonable crime in send-

ing her any. Again, some city folks were so used to hard dry vegetables, like peas and beans, that they thought there wasn't much to our tender juicy vegetables. But most of them appreciated the freshness of the green stuff, packed in the morning and received by them before night. The lettuce still had the morning dew on it; tomatoes and melons were ripened on the vine, peaches on the tree, instead of being picked green and ripened in a car during a three- or five-day railroad trip.

"As to the saving for the consumer—by checking up on our correspondence, we find that it ranged from sixty-five cents to three dollars a hamper, according to the markets formerly patronized by our customers, and also according to their ability as marketers.

"During the summer, of course, the consumer receives the vegetables fresh from the garden; during the winter, the hardier vegetables, which are stored in the farmer's cellar.

"The passage of years has proved this to be a practical plan for both producer and consumer. The producer makes a fair profit, and the consumer a considerable saving. It is a



proposition practical in all cities with outlying truck farms. Farmers are corresponding with me all over the country. Any group of women can communicate with the nearest grange or agricultural society and arrange for the shipment of these hampers the year around. I admit this will work a hardship on the small merchant, but until that merchant evolves a plan of dealing directly with the producer, instead of through a commission man, the housewife is justified in protecting herself.

“A housewife who knows how to utilize all sorts of vegetables, and who will buy directly from the producer in this way, can cut the cost of her table fifty per cent. Take the single item of eggs. When the better stores of New York were selling eggs anywhere from fifty to seventy-five cents a dozen, the commission men were paying the farmers around here seventeen cents. You can see who got the profits—the middleman. We sell eggs direct to the consumer at thirty-five cents a dozen, thereby receiving eighteen cents more than do our neighbors, who sell to the commission men, while the

consumer saves anywhere from fifteen to forty cents."

"I notice that you speak of making your shipments by express. Do you never use parcel post?"

"For fresh vegetables, eggs and so forth, I prefer express, because it is quicker, because there is no fee for the return of carrier, and because our hamper is too bulky for parcel post."

"Oh, yes!" exclaimed Mrs. Larry. "I remember Uncle George (you know he is assistant postmaster at —) says almost the same thing, that parcel post would not spell bigger profits for the producer and worth-while saving for the consumer until what he called 'empties' would be returned by the United States Post-office Department, free of charge."

"Nevertheless," said Mr. Fullerton, "a great many Long Island farmers, especially those who ship in small lots, are making good use of the parcel post. I would advise you to interview Mr. Kelley, Brooklyn's postmaster, on the subject. His was one of the last group of city post-

offices selected by the authorities at Washington in their test of practical value of parcel-post shipment to producer and consumer."

"Dear me," exclaimed Mrs. Larry, as she sank back with luxurious enjoyment in the Burrows car, "it really doesn't seem possible that we have been engaged on so prosaic a mission as investigating the 'High Cost of Living.' It was just a beautiful hour among growing things and charming, intelligent people."

Mr. Larry smiled over his shoulder.

"There is no reason why a woman should not take the same satisfaction in a businesslike management of her home as her husband takes in the management of his store or office. The mistake we men make is depreciating or taking for granted good household management on the part of our wives. Perhaps if we were a little more sympathetic or appreciative, women would find thrift a joy and not a burden. And just to show you that I've had my little lesson as your partner in reducing the high cost of living, I'll make the trip to Brooklyn for you within the next day or so, and present the result of my interview with Postmaster Kelley at

a sort of Thrift Celebration, to which Mr. and Mrs. Moore, Mr. and Mrs. Norton and Claire will be duly invited."

"What a lovely idea!" exclaimed Mrs. Larry. "I've been keeping a diary; so with our coffee and cheese, some one shall read a little summary of our 'Adventures in Thrift.' Of course," she continued, with a suggestion of contrition, "I started these investigations, and I'm willing to look into parcel-post economy—but—well— My wardrobe's getting in a shocking state, so if you go to Brooklyn, I'll go shopping."

"And I'll go with you," said Teresa.

Mr. Larry chuckled.

"Perhaps you might even find the way to thrift in department-store buying."

"No," said Mrs. Moore decidedly. "I don't believe in bargain counters or sales."

"If not, why not? I propose that you add to this quest the problem: 'When is a bargain not a bargain?' Is there such a thing as standardization in fabrics and wearing apparel?"

"Larry, Larry!" cried his wife. "Haven't we had trouble enough with the food proposition?"

And now you're asking us to shatter the last illusion of shopping—the bargain."

"Nothing of the sort," retorted her husband, "I was just thinking—if you know half as much about drygoods as you do about foodstuffs, we'll soon own a car like this—just see if we don't!"



## CHAPTER IX

*"Chasing the penny to its lair is the housewife's favorite indoor sport."*—H. C. OF L. PROVERB NO. 9.

A REFRESHING breeze floated into the dining-room window of Mr. and Mrs. Larry's apartment. It passed Teresa Moore's competent square shoulders and touched Mrs. Norton's sleek hair and Claire's pale clear skin. It played on Mrs. Larry's sparkling face. It made the men, including Jimmy Graves, who had come all the way from Kansas City for the great occasion, sit up a little straighter. It quickened Lena's steps, as, with crisp little cap and apron gleaming white in the dim room, she brought in the coffee service.

"For winding up adventures in thrift, I should like to remark that it was *some* dinner," said Mr. Moore, smiling at his hostess.

"I was thinking the same thing," commented Mr. Norton, "and wondering whether Mrs.

Larry has spent at one fell swoop all she has been saving in the last few months."

"Well," said Mrs. Larry, "I'm going to tell you what it cost. Four months ago this dinner would have made a shocking dent in my house-keeping allowance. Now, let me tell you the difference in prices:

"First course, iced melons, three for a quarter, if I had bought them at Dahlgren's Store. In the 'Home Hamper,' three for ten. Saving, fifteen cents.

"Cold consommé; a ten-cent can of soup and enough gelatine to make it quiver. In the old days I would have bought a soup bone at fifteen cents, soup greens, five cents, and used gas for the slow process of simmering. Of course, this process would yield more stock, but in hot weather it might not keep. So we'll say at least ten cents saved and just as delicious, too. I'm learning how to utilize standard, factory-made food.

"Chicken, four and a half pounds, at twenty-two cents, including parcel post. I used to pay Dahlgren twenty-seven cents, so saved on four and one-half pounds, twenty-two cents. We

three women have made arrangements with a certain farmer in Connecticut to supply us the year around with eggs, chickens and ducks. We have agreed to take a definite quantity each. He receives a little more than he would from the commission men, and we pay a little less than we would at the market.

"These fine new potatoes were bought by the bushel, enough to last the three of us for the year. The farmer keeps them for us in his cellar and ships them, a barrel at a time. We paid him cash for our year's supply of potatoes, at a dollar a bushel. We've been buying them here in New York at the rate of two dollars a bushel. So I saved fifty per cent. on the potatoes you ate.

"Corn, at Dahlgren's, sells at three ears for ten cents. Figuring up the contents of this week's hamper, the corn I served to-night cost only a cent and a half an ear.

"The tomatoes, lettuce, parsley and peaches all came out of the Home Hamper at half the price asked at a city market. Even those stuffed dates represent thrift. I used to pay eighty cents a pound for them at Dorlin's. Lena

stuffed these, and they are just as good. A pound of dates at ten cents, the same value of nuts, and a little powdered sugar.

“Summing up the menu, it cost at least one-third less than it would have cost before I made my investigations. We must take into consideration, also, the better food value given for the money expended. There is absolutely no waste to the vegetables, which come directly from the truck garden to our table. Every leaf of lettuce counts; every bean, every pod of peas. In addition to the waste in fruit and vegetables, which lie from twenty-four to seventy-two hours on the docks or in commission houses, dry withered vegetables are not so valuable to the human system as the fresh vegetables. I am receiving two hampers a week now, and serving less meat, because Doctor Davis says that we do not need so much meat in warm weather, and we ought to make the most of the fresh vegetables and fruits while they are in season.

“Twice a week Mrs. Norton, Teresa and I go to the city fish market very early and buy enough fish—that has been caught during the

night and brought up the bay—to serve for two meals; first, boiled, fried or broiled, and then for luncheon or breakfast the next day, creamed or baked au gratin. When I buy meat I now know the economical cuts, how to get the most proteids for my money, so to speak. Just by knowing how meat is cut up, I have reduced my meat bill one-third.

“These are actual figures. For nearly a month I have been transferring money from the envelope marked ‘Food’ to the envelope marked ‘Recreation and Improvement.’ I have charged up all the car fare, postage, etc., incidental to our adventures in thrift, and still have a good balance in favor of the investigation.”

“Then what do you consider the secret of thrift in food buying?” asked Mr. Moore.

Mrs. Larry shook her head.

“I can’t tell you that until Larry has reported his interview with the postmaster of Brooklyn, on the parcel-post system.”

“All right, Lena, bring on the last course,” said Mr. Larry.

And Lena brought from the living-room a



great sheaf of pamphlets, newspaper clippings and illustrated circulars, which she placed before the master of the house.

"Exhibits A, B and C," explained their host, as their guests looked with interest at the collection.

"All *that* about parcel post?" inquired Mr. Norton respectfully.

"I felt the same way when I left Postmaster Kelley's office," said Mr. Larry, as he sorted the collection. "I don't suppose one-tenth of the practical housekeepers in America realize what Uncle Sam is trying to do to reduce the high cost of living. And it should be most important to the wives of men like ourselves, in moderately prosperous circumstances, who know the importance of good food to family health and who, therefore, deprive themselves of many advantages and pleasures that their families shall have wholesome meals. These are the women who resent most deeply the rise in food prices; they pass resolutions in their clubs; they demand that we men legislate—when they ought to appoint practical committees to investigate

and work out direct connection between producer and consumer."

"Hear, hear!" cried Teresa Moore. "You'll be talking before the Federated Clubs next!"

"Well, if I do," said Mr. Larry, "I will first tell them what a clever wife I have.

"The parcel-post system is democratic. It was designed largely to meet the needs of the farmer or producer. To ship by freight or express, he must go to the nearest town. For parcel-post shipment, Uncle Sam, in the form of rural free delivery, passes his door each day, sometimes twice a day.

"But the government soon discovered that it must educate both the producer and consumer if the value of parcel post was to be raised to the *nth* power.

"So, in March, 1914, the Post-Office Department at Washington started a campaign of farm-to-table investigation and education. It selected certain cities for its experiment—Washington, St. Louis, Boston, Baltimore, Atlanta, Birmingham, San Francisco, Rock Island (Illinois), Lynn (Massachusetts), La-

Crosse (Wisconsin). The reports of postmasters in these cities have just been received and present some interesting facts.

"In spite of the fact that much perishable material was carried, damage to shipments in transit is reported as less than one-tenth of one per cent., due almost entirely to improper packing. The shipment of butter, dressed poultry and other perishable things fell off during hot weather because of lack of refrigerating facilities. This is now being met partly by cheap containers devised on the line of thermos bottles, while in the larger post-offices ice boxes are being installed to hold perishable shipments that must be kept overnight.

"Postmaster Bolling H. Jones, of Atlanta, co-operated with the Office of Markets of Agriculture, which sent out Guy B. Fitzpatrick to our contributory territory with rural mail carriers. He met the farmers personally, and gave them and their wives practical demonstrations in proper methods of packing the articles most in demand among city buyers.

"In the neighborhood of Washington, four hundred and forty-five farmers sent their

names to be placed upon the list of producers which the postmaster circulated among Washington consumers. Of this number, three hundred and thirty-four farmers offered eggs; one hundred and seventy-six, butter; one hundred and eighty-nine, poultry; two hundred and two, vegetables and fruit.

"E. C. Marshall, the retiring postmaster of Boston, offers a comment worth reading." Mr. Larry picked up a clipping:

"'One of the striking features which has come to my attention in making this campaign to bring the producers and consumers together is the fact that some farmers have been charging top prices for their products. It was assumed when the plan was first broached that the consumer would get the benefit of low prices as a means of reducing the cost of living, and that the producer, by sending direct by parcel post, could afford to sell at rock-bottom prices. This, however, has not proved generally to be so, and if the plan for bringing the producers directly in touch with consumers is found to be unsuccessful, it will be due largely to this fact.'

"In the smaller cities, like LaCrosse, Rock

Island, etc., the parcel post shipment from farm-to-table were proportionately smaller, because the truck gardeners quite generally drive to such cities and sell their produce either at a public market or by peddling from door to door to regular customers.

"The post-office authorities then selected other representative cities in different sections of the country in which to continue their investigations. Brooklyn was included in this second list, and the most interesting corner of the big post-office I visited the other day was that in which parcel-post shipments are handled.

"On November first of last year, the postmaster of Brooklyn issued two pamphlets. One, a Parcel Post Informatiton circular, was sent to every farmer on Long Island whose name could be secured. The other, a list of Long Island farmers, was mailed to fifty thousand residents of Brooklyn. The farmers were urged to notify the post-office in Brooklyn as to the products they wished to market by parcel post. The residents of Brooklyn were urged to communicate directly with the farmer,



"Within twenty days after the service was established many farmers had written to Postmaster Kelley that they had made from forty to fifty or sixty dollars on eggs, poultry and Brussels sprouts sold directly to consumers.

"Next, Postmaster Kelley opened an exhibit of containers, which are a vital factor in the success of the plan. I found this exhibit most interesting. It ranged from a hammock egg carrier for a dozen eggs to steel-crated boxes, with ice box attachment, for shipping butter, poultry, fruit and vegetables. Postmaster Kelley invited all the farmers whose names were on his list to visit this exhibit, and the postmasters in all Long Island towns were asked to notify the farmers in their section. The result of this educational campaign is a daily increase in the volume of business done by parcel post, and Postmaster Kelley considers it a feasible method for reducing the cost of living.

"The point on which I could not satisfy myself, however, was this: Does the farmer demand the top notch prices asked by the high-grade city grocer and poultry dealer, thereby forcing the consumer to pay the full rate of

commission charged by the commission merchant, or is he willing to split this commission with the consumer? If the latter is done, then parcel post will reduce the cost of living for the consumer, and still pay the producer a better profit, by eliminating the middleman. But, unquestionably, the individual consumer must have some understanding with the farmer she patronizes. Moreover, the government will have to follow the express companies in the custom of returning containers free.

"There is no doubt in my mind that when the government has followed up these investigations with practical improvements in the service, and with parcel-post education for producer and consumer, we will find parcel post a big factor in thrift for the housewife. At present, in almost any of the large cities, the housekeeper can secure a list of farmers in her territory who will supply her with produce by parcel post, if she will apply to the local post-office. She must then drive her own bargain with the farmer, and study producers as carefully as she studies her city markets.

"Aside from the saving in price, you must

consider, as Mrs. Larry said a few moments ago, the superior freshness and nutritive value of the food bought in this way."

"To sum up the situation," said Mr. Norton, "you do not consider that parcel post to date is a big aid to economy in marketing?"

"That's about it," assented Mr. Larry, "and it will not be until the farmer and the housewife establish an amicable understanding as to prices."

"And now, Teresa, for our department-store experiences," said Mrs. Larry.

"Our first lesson in department-store sleuthing was the fact that the bargain counter is the natural enemy to thrift; the second, that the woman who buys, not for to-day alone, but for next week, next month, next year, must demand standardized goods.

"First, as to bargain sales: If a merchant announces silk gloves at seventy-nine cents, formerly sold for one dollar, one of two conditions exists—either he overcharged his customers when he sold the gloves for one dollar, or he is losing money on the gloves at seventy-nine cents. Men are not in business to lose money.

We, therefore, conclude that the gloves at one dollar were overpriced, so we are getting no bargain at seventy-nine cents. None of the prices in such a store are, therefore, reliable.

“Next we trailed a ribbon sale. Here we found one lot of ribbons offered at twenty-one cents, usual price twenty-five cents; and another lot at eleven cents, usual price fifteen and seventeen cents. We secured samples of both lots and then sleuthed. We found that the same quality and design employed in the twenty-one-cent lot was actually to be bought at the regular counter at twenty-five cents a yard, but with this difference—the bargain-counter ribbon was three inches wide, the ribbon at the regular counter about four inches wide. In other words, the bargain-counter ribbon was priced at just what it was worth—twenty-one cents. It was not worth twenty-five cents, because at the regular counter the twenty-five-cent ribbon was nearly an inch wider.

“The ribbon at eleven cents was such in name only. It was the flimsiest sort of cotton, almost transparent, wiry and highly mercerized. We duplicated it at a near-by five and ten-cent store

for ten cents a yard, one cent cheaper than it was offered at the big department store.

“The lure of such bargains lies in the cleverly worded signs, fancy articles beautifully made up from the ribbon by women expert in securing effects, and in the wonderful mass of blended colors which blind women to quality.

“At another store we saw a crowd of women buying upholstery goods, specially priced and heavily advertised. The sale included couch covers, fabrics by the yard, and squares for cushion tops. The couch covers, marked as having been sold at eleven dollars, now reduced to five-ninety-eight, were worth just that, five-ninety-eight. The really good values had evidently been used for window display and were faded in streaks by the sun. The fresher covers were in fabrics and designs now out of style. The firm was either unloading for itself or for some jobbing house a lot of couch covers that were out of date.

“Among the cushion tops we picked up three real bargains, evidently odd pieces that had sold in the piece at a much higher rate. But mixed in with these desirable squares were hundreds



of others, plainly cut off the bolts we saw later in the regular department, and priced higher than they could be bought at the counter, by the yard."

"Isn't that universally true," asked Mr. Norton, "that merchants cut off unsalable stuff and offer it as 'remnants' when it does not sell from the bolt?"

"Not always," replied Teresa Moore. "Many sales are bona-fide. A jobber or manufacturer overloads with certain fabrics or products, and is forced to raise cash. He prefers to get rid of his entire overproduction at cost, than to lose in the long run. The merchant who secures these big lots for cash can give his customers the benefit of a bona-fide sale, and he does this in a legitimate way entirely satisfactory to the customer."

"Which means that a woman must know what she is buying," added Mrs. Norton. "I saw two women fairly quarreling over some shirts which each wanted to buy for her husband. The woman who finally won on the score that she had picked them up first, was opening her purse, when she gave a little cry: 'Oh, I can't take

them. I don't know his number.' The other woman did know her husband's shirt size and carried them off in triumph."

When the laughter had subsided, Mrs. Moore continued her story.

"At another bargain counter we looked at silver-plated breakfast knives, as I needed to renew my set. Half a dozen knives put up in a fancy box, lined with cheap, cotton-back satin, were offered to us at one dollar and ninety-eight cents. I looked at the mark, 'Superfine, triple-plate.' That was all. In the regular silver department, we asked for and were shown, at three dollars and ninety-eight cents per half dozen, breakfast knives made by a responsible firm which spends hundreds of thousands of dollars every year advertising its wares. There was no fancy box, no showy silk, but a trademark. The salesgirl explained that, while no actual guarantee went with the knives, they were supposed to last fifteen to twenty years, with reasonable treatment. If within a few years after the date of purchase the customer returned a knife in bad condition, and could prove that she had not used scouring

soap or strong cleansers in polishing it, the damaged knife would be made good by the manufacturers. The difference in price of two dollars no doubt represents the better wearing value of the standard metal, and at least it protects the purchaser.

"In our shopping investigations, which covered four mornings, we found that almost invariably the goods pushed by the salespeople or shown most prominently were not standardized wares; they were imitations of standard goods, often so flimsy as to betray the adulteration. By asking for standardized goods, we could secure them. Now there must be a reason for the prominence given the unstandardized goods, and we have decided that the stores make a bigger profit on them, even though the price is less, than on the standardized goods. Therefore, we are not getting so much for our money."

"Just what do you mean by standardized goods?" asked Mr. Norton.

"In fabrics, those which have the name of the maker woven in the border, or printed plainly on the board or carton in which the ma-

terials are offered; in china, cut glass, silverware and writing paper, a trade mark blown, stamped or woven in the article; in hosiery, underwear, corsets, shields, ready-to-wear garments of all sorts, the stamp of the maker. To sum up, generally speaking, wares that are made by a well known concern willing to put its name on them and thus to stand back of them."

"But how can you be sure, even with a trade mark, that these goods will wear satisfactorily?" asked Mr. Larry.

"We don't *know* anything," said Mrs. Larry, "but it stands to reason that a man who spends thousands to make his goods known to us women will not give us a chance to say to our neighbors that what he guarantees is unreliable. In every case where the goods were made by a reputable firm and bore their trade mark, the salespeople told us we could bring them back if they were not satisfactory. This, because the merchant knows that he can hold the manufacturer for any faulty output of the factory.

"Take, for instance, dress shields; if they bear no firm name and go to pieces in the first

washing, they must be thrown away, but a washable dress shield, bearing the name of the manufacturer, can be taken to the store and exchanged for a perfect pair, without any question as to where it was bought or what price was paid for it.

"Adulterated, unstandardized drygoods represent the same waste in the household budget as unstandardized, unlabeled canned goods."

"This is all very well for you women who live in the city and can pick and choose among stores, but how about the small city or town woman?" said Mr. Norton.

"She is quite as independent as we are," replied Teresa Moore. "Consider, as an example, the small town or suburban woman and her corset. She has been to the large city store and found a corset made by a standard firm, which suits her figure. She need never wear any other kind; she can order it by mail, or she can insist that the local shopkeeper handle that make of corset or lose her trade. This is true of any other standard article that she wants.

"You sometimes hear people say that when



articles are so much advertised the consumer must pay the price of the advertising. This is ridiculous. My cousin, Wilbur Stanley, who is an expert in such matters, says that it has been proved over and over again that advertised goods cost less than the unadvertised goods, because the selling expense of unadvertised goods per unit is higher than the selling expense of advertised goods; because advertising increases the sales so much more than they can be increased by any other method of selling that the cost of advertising in reality pays for itself by the economies it effects.

"As for gloves, hosiery, underwear, sheeting, pillow casing, etc., we can buy them labeled or unlabeled, just as we choose to give time and thought to our shopping.

"Substitutes are seldom if ever as good as the trade-marked, advertised brands. When you buy reliable branded goods, you are guaranteed satisfaction. Many substitutes that are offered the purchaser as 'just as good' do not carry any manufacturer's label, so if you do not like the goods, there is no known person from whom you can demand satisfaction. If

you do like the goods you have no way of knowing how to reorder and be sure of getting the same quality. Goods that do not carry the name of a reputable manufacturer are often 'seconds' gathered from various sources by jobbers. They have no steady dependable quality, since no one person or firm is responsible for them."

"An interesting report," said Mr. Norton, "and it reminds me of a little experience which bears out your theory. I lost my fountain pen last week, picked up an unknown make at a shop in our arcade, and promptly soaked one of my pockets with ink. When I stopped in with my complaint, there was nothing doing. The pen carried no guarantee. Two dollars wasted!"

"And now," said Mrs. Larry, "for the summing up of our experiences. Thrift for the home-maker to-day means, first, knowing how to buy, and then how to utilize to best advantage what she has bought. In our grandmother's day the housewife was not a purchaser. Her husband raised and supplied what was needed for the family; her economy consisted

of using the supplies to best advantage. To-day she spends the family income and kitchen economy is without value unless she knows her market.

"I would, therefore, say that the housewife must know food and fabric values—what goes farthest in the home. Second, knowing these values, she must seek the markets where they are offered at the lowest figure. She will make her biggest saving in cooperative buying. I believe that in time every community will have its association like the Housewives' League of New York, and the National Housewives' Cooperative League in Cincinnati, or its cooperative store, such as we saw in Montclair, New Jersey. This will save on groceries alone at least ten per cent.

"Next in importance to cooperative buying is the establishment of direct communication between the producer and the consumer through the parcel post. We know that if the housewife gives the farmer to understand very clearly that she expects to split the middleman's commission with him, she will save ten per

cent. on her poultry, eggs, vegetables and fruit, and have better food on her table in the bargain.

“Third, she must consider the wearing qualities of drygoods first, and their attractiveness second. As to telephone ordering, that’s largely a question of the intelligence of the housewife and the honesty of the butcher and grocer. Many a woman can get what she wants at the right prices, simply by using her mind a bit before she gives her order. Also she *must* check up her bills afterward. If sugar or coffee or smoked meats are cheap, as the result of certain wholesale conditions, she will know this by reading reports of the papers or by inquiry at her store or market. If she finds that her tradespeople are dishonest or careless, she can change. The woman who is firm and intelligent can, without haggling, get full value for her money, whether she orders in person or by phone.

“Before I undertook adventures in thrift I expended all my energy trying to stretch as far as possible the groceries and fresh provisions which I bought extravagantly through the or-

der clerk or telephone. Now I concentrate on buying intelligently, and I have reduced our table expenses thirty-three and a third per cent. by cooperative buying, farm-to-table marketing, and the personal purchase of daily supplies. I do not think I am less intelligent than the average wife of a salaried man, and I hope, by becoming more and more familiar with market conditions, to reduce the cost of setting this table and buying our clothing even further. My goal is fifty per cent. But I realize that I can not accomplish this without unremitting effort and concentration on my duties as the head of the purchasing department of the House of Larry."

Teresa Moore spoke quickly.

"I know you all feel like crying—'Three cheers for the House of Larry and more power to it,' but do not be misled by Mrs. Larry's practical way of summing up the situation. She has not mentioned what these investigations have represented to her personally. She has been their real inspiration, our unfailing, unflagging and ever sympathetic leader. If the rest of us have less anxieties and more luxuries



through the year to come, we will owe it to the little woman who never would admit discouragement or exhaustion."

Gay applause swept round the candle-lighted circle. Mrs. Larry sat with her hands clasped tightly in her lap, her lips quivering and something very like moisture blurring her vision. Why—she had never dreamed— And what in the world was Jimmy Graves trying to say? He was looking at her—too!

"The rest of you men may feel a debt to Mrs. Larry for leading your wives to the well of thrift, but my debt is one that can not be voiced in mere words. Mrs. Larry has made it possible for me to claim the greatest happiness within the reach of man. Claire and I were married this afternoon in the Little Church Around the Corner. Mrs. Larry, all unknowingly, has supplied our wedding feast."

On the amazed silence which followed this unexpected announcement, Mrs. Larry sprang to her feet, flashed round the table and clasped Claire in her arms.

"Oh, my dear—my dear—" was all she could say. "And I expected to be matron of honor!"

"And so you should have been, if you hadn't been so busy with this dinner," whispered Claire. "I hadn't the heart to interrupt—and it was all so sudden. Why should we ask mother, who did not entirely approve, to have a gorgeous wedding that we did not want? And why should I ask my lonely man to wait when in all things essential I was prepared?"

"Well," exclaimed Mr. Larry, his hand gripping that of Jimmy Graves, "who would expect adventures in thrift to lead to the altar—where they usually start?"

"I think," said Teresa Moore very gently, "that Claire has chosen the better way—she has learned first. She takes no chance with love."

THE END





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